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The BUSINESS PHILOSOPHER

Volume XVIII

JANUARY, 1921

Number 1

IN THIS NUMBER

Articles by

ARTHUR FREDERICK SHELDON

IRVING T. BUSH

ORISON SWETT MARDEN

CHARLES M. SCHWAB

HARRY N. TOLLES

CHAS. A. SABIN



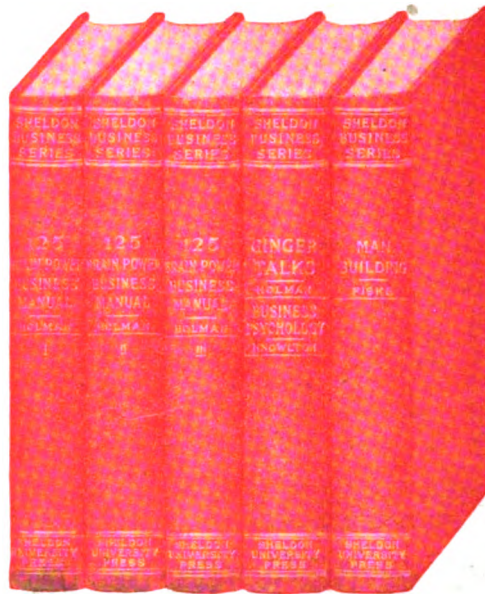
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**THE BUSINESS PHILOSOPHER,
Memphis, Tennessee, U. S. A.**

**“Important
Announcement”**

The February number will contain the first of a series of articles by Dr. Edgar Lucien Larkin. In this article Dr. Larkin will discuss the great changes which are apparent in the thought of the whole world, especially among those who are studying the higher phases of life. Dr. Larkin is a distinguished scientist and author and his reputation is international. For the past twenty years he has been director of the great Lowe astronomical observatory at Mount Lowe, California.

**Contents
for January**

ARTHUR FREDERICK SHELDON

Discusses “Acquisition,” in his editorial pages, “By the Fireside where We Talk Things Over.”

ORISON SWETT MARDEN

In his regular monthly article, talks interestingly on the tendencies of this pleasure-loving age, under the title, “The Fun that Devitalizes.”

IRVING T. BUSH

One of the big leaders of industry, president of the great Bush Terminal Company, contributes a forceful article on the business outlook for 1921.

HARRY N. TOLLES

Educator and lecturer, begins in this number a series of business articles under the general title of “Keeping Step With the Times.”

**“GETTING THE PROFIT OUT OF
THE DOLLAR”**

Is a subject in which every business man is interested. F. J. Huntley tells how it should be done.

“PSYCHOLOGY AND RELIGION”

A subject about which millions of men and women are thinking, is discussed from the viewpoint of the Psychologist by Dr. Wm. Franklin Kelley.

THERE are articles on business conditions by other men prominent in business and financial circles, including Chas. A. Sabin H. H. Lineaweaver, Chas. M. Schwab and others.

Succeeding numbers of the magazine for 1921 will feature this class of articles by leaders of industry and commerce.

What Our Readers Think of The Business Philosopher

HERE are a few expressions of appreciation from a few of our readers received in one day's mail. We have hundreds like them—some from far off India, others from South Africa, New Zealand, Australia, South America, England, and Sweden.

THE BUSINESS PHILOSOPHER is read wherever the English language is spoken.

BEST OF ITS KIND.

"I appreciate very much your sending me November number Business Philosopher and am enclosing check for \$2.00 for one year's subscription.

"It is the best publication of the kind that has ever come to my hand—its message is big, clear and direct—such a message I feel will meet with a ready response as men are coming more and more to realize the power of mind."—*B. H. Allen, The Puritan, Louisville, Ky.*

A WELCOME VISITOR.

"I have a very sincere respect for your bright and interesting publication, which is always a most welcome visitor in my office."—*C. F. Smythe, Publicity Manager, L. R. Steel Service Corporation Limited, Toronto, Ont.*

GOOD FROM FIRST PAGE TO LAST.

"I can, perhaps, take more liberties with you than I could with any of the other editors or associates, so I want to express to you my great appreciation of the copy of the Business Philosopher which I received last Friday, in its new dress. I enjoyed it from the first page to the neat cover on the very last page carrying an advertisement xxxxx."—*J. B. Marmon, Manager, The Mutual Life Insurance Company of New York, Memphis, Tenn.*

A SPLENDID NUMBER.

"The November number is a splendid one. Congratulations on it. The picture of Mr. Sheldon is the best I ever saw."—*A. B. Francisco, Beaumont, Texas.*

"FOR SERVICE INSTEAD OF PROFIT."

"I've just been sitting here reading your November issue and talking things over with Charles Woodward, our Industrial Relations Manager, who founded our Cleveland Industrial Association. It is fine to know of so many minds all working toward the same end—"For Service Instead of Profit"—for the building up of America and eventually the world. Industrially, civic, social, political, economic and religious."—*Gerrit A. Beneker, director Art Department, The Hydraulic Pressed Steel Co., Cleveland, O.*

READS EVERYTHING IN IT.

"I read always, with interest "The Business Philosopher," and look forward to its receipt. Articles to which you refer I have read. In fact I usually read everything that appears in the magazine. I think that you are doing splendid work, and what appears in your magazine is surely most helpful."—*H. H. Lineaweaver, H. H. Lineaweaver & Co., Inc., Philadelphia.*

ONE NUMBER WORTH YEAR'S COST.

"The November issue was well worth the price you will charge me for a year's subscription, whatever the price may be. Send me an invoice and I will remit promptly."—*B. J. Bristol, Memphis Linotype Printing Co., Inc., Memphis, Tenn.*

SAW ONE COPY AND SUBSCRIBED.

"I picked up your November issue a few days ago and was so charmed with what it contained, that I am enclosing you check and would like you to enter my subscription, beginning with the December issue."—*W. H. Gill, Cill & Veirs, Allensville, Ky.*

MORE THAN MONEY'S WORTH.

Mr. Truman H. Miner of Chicago, Ill., in sending his check for a renewal, says:

"I get more for the money out of this magazine than from any I ever bought."

It is the hope of the management that many thousands of other readers will feel the same way about the value of the Business Philosopher to them.

The Business Philosopher

Edited By ARTHUR FREDERICK SHELDON

CHARLES CLINTON HANSON,
Associate Editor

ARTHUR J. FORBES,
Managing Editor

VOLUME XVIII

JANUARY, 1921.

NUMBER 1

BY THE FIRESIDE WHERE WE TALK THINGS OVER BY THE EDITOR

Acquisition

THE desire to acquire is inherent in every Normal Human Heart.

This is a fact in Nature—a natural state of things. A thing which is so just because it is.

No reformer can change it. No system of economics or form of government can make things any different in this regard.

And it is good that it is so.

The Desire to Acquire is the great mainspring of Human Activity. Were it to cease to flow the clock of civilization and Human Progress would soon run down.

The Desire to Acquire is a law of Human Nature. It is a Universal Rule of Being and Becoming.

Being a *LAW* it has a *PRINCIPLE* back of it.

The Principle back of the Law of the Desire to Acquire, is Self-Preservation.

Man inherently desires to preserve himself.

Acquisition is essential to Self-Preservation.

Therefore man desires to acquire.

"Self-Preservation is the first Law of Nature."

That old aphorism expresses a very basic truth provided we understand exactly what it means; that is, come to see the truth which this sentence expresses in its fullness.

To do so one must realize the meaning of the term "Self"—what is the "Self" which man inherently or naturally desires to preserve?

And with equal clarity of mental vision man must come to see what he must acquire in order to preserve the "Self."

Many madly seek money in obedience to the false belief that money, and the things it will buy constitute the sole means of Self-Preservation.

THIS is true in spite of the fact that money is only one factor among the essentials of Self-Preservation; and the fact is that intensity of desire and consequent activity for money alone, carried to excess, may easily be made the road to the actual destruction of self.

Others unthinkingly confuse the physical body with the term Self and think—or think they think—that the things they must acquire in order to preserve self are those things which are essential for the preservation and survival of the body.

The fact is that the body, while very important indeed, and, in fact, essential to the temporary preservation of the Self, is simply the instrument through which the Self expresses itself or gives out its power in the form of Human Activity.

What's the matter with the world just now, more than anything else, is the disease of material madness—a mental madness for material gain—the emotive urge to get while the getting is apparently good; and confining the getting to material things.

To speak in the language of the street the Glitter of Gold seems to be "getting the World's Goat."

Would you *preserve* "Self"? Do you want to survive? Do you believe in the survival of the fittest? Would you therefore acquire the things for Self-Preservation and Survival?

Then come, let us reason together and let us see if we can come to see what the "Self" is: and the essentials for its sustenance

VERY recently, in fact, since we talked things over last month my very good friend, Winslow Russell, vice-president of the Phoenix Mutual Life Insurance Co. of Hartford, Connecticut, honored myself, President Fuller and Secretary Beveridge of the Fuller Brush Co., and a few others, with an invitation to a luncheon at the Hartford Club.

It was a most enjoyable affair—"a feast of reason and a flow of soul," to which Mr. Russell as host and Mr. Fuller as guest contributed most liberally. It was most strengthening.

That night yours truly rode on to Boston. There is something about a swiftly-moving train which makes of it a good place in which to write. Possibly the rapid manner in which the wheels go 'round raises the rate of vibration of the mental machinery; and hence tends to release the spiritual power back of the intellectual processes. Anyway, the discussion at the luncheon uncovered a thought spring which proceeded to flow while on the train; and on the subject

"I Have"

BY the time we rolled into Boston town those two words had become elongated into a sort of blank verse rhythm about the "Self" which man instinctively desires to preserve even though he cannot see clearly what it is.

With the hope that it may help some it is hereby passed along:

"I" have a pencil in "MY" hand; "I" know of course the pencil is not "Me." It is "Mine"—a tool with which "I" work.

"I" have a body; but my body is not

me; it is "Mine"—my instrument of self-expression; but it is not my "Self."

"I" have a mind; but it is "Mine," not "Me." My mind is "Mine"; your mind is "Yours."

"I" built my mortal mind; and it belongs to "Me."

"You" builded "Yours"; and it belongs to "You."

"My" mind is just a tool with which "I" work. With it "I" think, remember and imagine. It brings "me" mental sustenance, some of which is Truth, and that is food indeed; but some man-mind stuff which it brings to "me" is false, and that misleads. Perchance it even poisons "me."

"I" have a soul; but even that is not the "I" that "AM" and "HAVE."

"My" soul is "mine." "My" soul belongs to "me," just as does "my" body and "my" mind. With it "I" feel. It is the home of "my" emotions—the center of "my" emotive life.

"I" have a will; but is my willpower "me"? NO; it is "mine." It is another working tool. "I" use it to decide and act when "I" have used "my" mind to think and used "my" soul to feel.

What else have "I" as to natural possessions? Nothing. Yes; nothing!

"I" have a body and "I" have a mind. "I" have a soul. "I" have a will; but that is all "I" have.

These are "my" equipment. They together make "my" kit of tools with which to build the temple of success. They are great tools, this kit of "mine"—this big quartette of powers; and so are "yours."

"You" have the same equipment; for "you" have a body and a mind, a soul and a will. Let's take good care of these, our working tools.

But what am "I" and what are "you"? What is the "Thing" which has these things. Who is the owner of this kit of tools?

I glibly say that I have this and I have that—that this and that is mine; but what am "I"?

You glibly say that this and that is yours. But what are "you"?

The Answer

THE I AM that "I" am is spirit. "You" speak the truth whenever you say "I" have a body, a mind, a soul, a will.

"You" cannot say in truth, "I have a spirit."

That is what "You" Are.

"I" am pure spirit; and as such "I" have this kit of working tools.

"You" are pure spirit; and as such "you" have your kit of tools.

But what is spirit?

It is life.

And what is life?

Why! Life is vibrant Truth and Love.

Yes! Yes! I know that it is hard to see how it can be that "I," pure spirit (life), made up of Truth and Love can think the thoughts "I" sometimes think; and say the things "I" sometimes say; and do the things "I" sometimes do.

The same is true of "you."

"You" often disappoint yourself. I know you do; and then again you often doubt the spiritual nature of your "you."

But why? It is because both "you" and "I" can see but dimly now the basic truth that the essential man—the real man—is spirit and as such is simply vibrant Truth and Love.

But it is true.

Will this thought help to make it plain. If so, I shall not write it down in vain.

A Parable

I WALKED along a dusty road; and I was weary with the load of things I carried that hot day; and I was much athirst. I found a spring beside the way. It sprang from earth-pure water—H₂O. And, Good God, I loved it so! And it was very good. It quenched my thirst, revived my weakened body, strengthened my mind. It cheered my soul. It gave my will more power to act.

But as it left the sparkling pool and formed a trickling stream and sped away on its long journey down the valley to the sea, it found a dead thing

here, a cesspool there. It was no longer pure.

And I, a traveler who again had traveled far and was again athirst, drank of the water which had come from that pure spring.

It poisoned me. It made my body sick. It dulled and dimmed my mind. It sent my soul to depths of dire despair. It paralyzed my soul so I could not decide and act. I staggered, fell and lay there by the side of that foul stream; and it was dark and I was much afraid.

And then a voice from out the darkness said to me: "Arise and go your way and know this lesson from this day."

You are a spring from the Great Fountain—God.

"God is Spirit." He, the source of all from which you sprang, is Life and just as water is pure H₂O, so Life is Vibrant Truth and Love, yes, just T. L.

GO forth and know that this is so. "You" are pure spirit. The natural "you" is truth. The natural "you" is life. It is unnatural to lie. It is unnatural to hate. The spiritual spring of Truth and Love flows forth and, recognized as such, refreshes body, mind, and soul and will. It strengthens them and gives them power but all too soon as it flows forth on its long journey to the sea of the beyond, it finds the carcasses of false beliefs—the cesspools of base thoughts—the dire imaginations of minds of men diseased; and these are poison to the spirit.

But just as running water purifies itself when poisoned by the filth it finds, so can "you" do.

Run on, run on! And as "you" go, ponder the fact that "you" are pure—pure Truth and Love. And this, your recognition of this basic fact of life—this knowledge of what spirit is—of what "you" are, will make "you" radiate the light of Truth—the warmth of Love.

And "you" will then dispel, disintegrate and cause to disappear the poisoned stuff that fear is made of, and the carcasses of false beliefs and human

thoughts that poison, and everything that dulls and dims and damns and dooms; and "you" shall rise and travel on your way rejoicing; and "you" shall be exceeding glad; and being glad, shall gladden others.

IF this hypothesis of the Self be correct then the question naturally follows, What must one acquire to preserve it?

"Man cannot live by bread alone."

Mankind quite generally accepts the dictum that food, raiment and shelter are three primary requirements for existence.

The writer has followed in the mental footsteps of others, and so stated many times; and that statement is a fine half truth, which, as usual, is at least partly a falsehood.

In the light of the whole truth we see that "Man cannot live by bread alone" is a very true expression. He cannot even exist, let alone live, long, even though he has bread (physical food), raiment and shelter, too.

Physical food, raiment and shelter are merely the necessities for physical existence. They are the essentials for the preservation and temporary survival of the physical organism, through which the "Self," the "I" that "AM" expresses itself.

The "Self"—the spiritual entity—has the raiment of the soul or sensibilities as its under-garment, and the intellect for its outer-garment.

It also has shelter—the body.

But it must have food in the form of constructive thoughts and constructive feelings.

Are you nourishing "yourself" with truth or poisoning it with the dead things of destructive thoughts and feelings.

Yes, Yes! I know you must have money and the things that it alone will buy in order to acquire the things like books and music and other accoutrements of spiritual and intellectual culture.

But the way to get those things is to give of Service or Usefulness; and no

one can ever develop his maximum of power to render the Service necessary to entitle him to get the things essential to preserve "Self" and survive, unless he becomes as hungry for mental food as the physically hungry man is for physical food.

How is your mental appetite?

If none too good, you will find the intellectual recognition and mental acceptance of the fact that man is in final analysis a spiritual entity, a good tonic.

Let your mind dwell on that fact and it will brace you up.

BUT this is a business magazine and what has all this got to do with business.

"Business is Business."

Did I hear someone say that? If so, I challenge it here and now, if by that statement the one who said it meant what most men do who use that expression.

The slogan, "Business is Business," when sent forth in the sense that it is devoid of all "heart" and is simply a cold-blooded affair has sent hundreds of humans to the Hell of Hate and all that goes with it.

No, George, Business is Busy-Ness.

It is Human Activity and what we have said in this article has a whole heap to do with *SUCCESSFUL* business.

And, as a matter of fact, business in the sense of Commerce and Industry must become spiritualized, or else we will all go to the devil sure enough.

Did you ever spell the word, Devil, backwards?

Try it. Here it is: l-i-v-e-d. We, as a race, have lived backwards for so long, or at least so many of us have, that we have gone a long way toward evil, which is all there is to the devil.

Spell the word, Live, backwards and it spells Evil.

Some of the leaders in Commerce and Industry must be brave enough to quit pussyfooting on this question.

We need a few real leaders who will recognize and fearlessly speak and act in accordance with the following facts:

FIRST: The natural function of Commerce and Industry is Service or Usefulness.

Second: Profit, the thing that everybody in Commerce and Industry and in every other form of Human Busy-ness desires includes respect of Self and respect of Others, as well as material gain.

Third: The way to win all three is by traveling the path of Service to the other fellow.

Fourth: The Principle back of the Law of Service is Love.

Fifth: Service is the only real way

that Love can be expressed or manifested.

Sixth: Service to the other fellow is really nothing but Truth and Love in activity or expression.

Seventh: The successful business concern expresses the two elements of Spirit (which is Life), namely Truth and Love in its relationships with its employees and its customers.

Think it over, Mr. Business Man, and then let me hear from you.

I would like personally to communicate with a few real leaders on this basically important question.

The Three Helpers

By Sidney G. Gilbreath

*TWO poets have sung of the duty of love
To those who must travel life's way;
Each hears a heart call in the traveler's need,
A voice that love bids him obey.
One would "live in a house by the side of the road,"
Where the race of men go by;
And one to the weak fainting under their load,
His strength he would never deny.*

*The first would e'er dwell in home's comfort and calm,
His roof-tree would shelter from strife;
He would rest in his house by the side of the road,
By the side of the highway of life,
But at ease in his house he would laugh with the glad,
Or weep with the strangers that moan;
He would not turn away from their smiles or their tears,
Like a man who would dwell all alone.*

*But one would not rest in the house by the road,
Safe sheltered from storm and from sun;
But, no burden his own, he would share in the load,
Of the faint brother toiling along;
With no sorrow or pain he would walk the highway,
And help bear the burdens that crush,
And himself unafraid give brave hope to the weak
Who were falling behind in the rush.*

*But I think when I read of the poet's desire
To dwell in a house by the road;
Or, no burden his own, to speak words of good cheer
To the faint who must carry life's load,
That a soul without sorrow or loss of its own,
Cannot measure the depths of despair;
That lives unclouded with fear and with sin,
A weak brother's pain cannot bear.*

The Self Realization Formula

One Meaning of the Familiar Symbol "I. S. A. M."

By Charles W. Casson

TO all Sheldon students these four letters—I. S. A. M.—form a familiar symbol.

They represent the four classes into which all people may be divided. They stand for the four steps that lead from Indifference to Mastery. They mark the ascent to high achievement and complete success.

But, curiously enough, they may be interpreted into a perfectly definite and adequate formula of self-realization.

They express the deeper meanings and changes involved in this upward progress toward Mastery, so far as the individual is concerned. To make this clear may be of service both to students and teachers of the science of business.

I.

THE I represents the Indifferent. To this class the average individual belongs.

By his indifference he remains ignorant of the great scientific facts that operate in life and business. So long as he belongs to this class there is no hope for him.

Hence the first great task is to stir him to ambition and achievement. In other words, the Indifferent must be made different. This is done when he is roused from his indifference and becomes a Student.

IS

WHEN the I changes into the S, he goes through the first transforming process.

He discovers for the first time that something IS that he had never known before. He finds that the two letters spell the first of the two smallest and most significant verbs of the language. It denotes existence.

In this case, it is the existence of natural laws operating upon and controlling his life and action. Recognizing this fact, the Student seeks to acquaint himself with all the facts involved, and to apply them to his work. When he has succeeded in doing this, he rises to the next step of progress, and becomes an Adept.

IS A.

AN Adept is simply one who has acquired all knowledge concerning some special line of activity.

He has not been content to know a little, or even much. He seeks to know all that is to be known, and finally succeeds. But to stop here is not to have arrived at the top of the steps of success.

He applies his knowledge to action. He turns his truth into a tool. He practices the principle that he has learned. He persists in his practice until the doing of the right thing in the right way becomes a subconscious action. When he reaches this point, he has arrived at the fourth step, and becomes a Master.

IS. AM.

THEN he makes another discovery. He finds not only that something IS, but he is able to say in and of his work, "I AM."

In other words, he has put himself into his work, or made it a part of himself. He has unconsciously spelled the second small and significant verb. He has become a Master.

He has reached the stage of self-realization. He has arrived at the last step of the stairway of Success.

The things we seek are always attracted to us by the force of our own magnetic expectation. If we are seeking and expecting people to despise and cheat us, we shall not be disappointed, for we are creating the atmosphere which attracts that quality of treatment.

If we are seeking and expecting courtesy and kindness from people, it will most surely gravitate to us from every side, for we are radiating the soul shine which draws to us the force of love and kindness, and no other sort of quality can abide either in our presence or in our mental atmosphere.—Grace M. Brown.

The Fun That Devitalizes

Why Do We Waste Our Health and Strength in a Vain Search After Pleasure?

By Orison Swett Marden

(Copyright 1921)

RECENTLY I overheard two young men in an adjoining seat on a train talking over the good times they were having. One said he had not gone to bed for a long time until two or three o'clock in the morning, sometimes not until four. The other expressed surprise that he was not used up. "Oh," he replied, "you just have to get used to it and after awhile you don't mind it." These men were under twenty. They were well-dressed and seemed well-bred.

The chances are that by the time these young men are in their forties, and perhaps at the heads of families, they will probably be broken down in health, semi-invalids, and they will wonder where their vitality has gone, why it is they do not have their former robust health and energy.

There is a great difference between the fun that dissipates and destroys and the innocent play which renews, restores, refreshes and reinvigorates.

The majority of people do not know how to get the right kind of recreation. They indulge in things which leave them in a depressed, despondent, depleted, rundown condition. This is not the recreation that renews, but the dissipation that kills.

On trains and street cars every morning, instead of bright, sparkling eyes and fresh, vigorous faces which come from refreshing sleep and innocent recreation, we see multitudes of people going to their work with dull, heavy eyes, jaded, fagged, utterly demoralized.

What a common thing it is to see in our barber shops in the early morning

men with their heads covered with hot towels, or taking bracers in bar rooms, and doing all sorts of things, trying to get themselves in decent shape to go to their work again. These people are often seen at the Turkish baths, looking as if they had been out on a long debauch.

"Optimism" says Dr. Marden, "and self confidence, so necessary to success, are half physical. There is no other way of backing up the brain, of multiplying one's ability, half so effective as improving the health.

"There are multitudes of people who are mocked with an ambition for great things, but with no physical power to back it up; yet other vast multitudes are squandering, wasting this precious power in all sorts of ways which give no practical return."

ON THE other hand, when a person has a good time in a way which leaves no sting, no depressing reaction, no headaches, no indigestion, and has had a good night's sleep, his appearance shows it. He feels a new power welling up in him; he is eager to tackle the day's work, ready to encounter any obstacles that may confront him.

He is self-confident, self-reliant, self-respected, and feels that he is master of the situation.

Your great life problem is to get as large a percentage of your brain power, and as large a percentage of your ability into your life work, into that which is worth while, as possible. Anything which interferes with that,—whether laziness, indifference, or too much innocent amusement,—anything which robs you of precious time which you do not need for recreation is your enemy, because it handicaps you. Anything which cuts down your vital force, whether it is smoking, drinking, dissipation or idling away your time, is keeping you back, and should be eliminated, remedied.

The possibilities of your life, taking the greatest care of your mind and body, would be eighty years. Now, every departure from normal living, every violation of the health law, every bit of un-

necessary wastage of power in vicious life habits and dissipation, loss of sleep from bad hygienic condition, every bit of mental discord, every wrong mental attitude, every vicious mood—worries, anxieties, fears, jealousies, hatreds—all of these things will tend to cut off some portion of your possible term of life and your life achievement.

A large percentage of the failures in life were physical bankrupts first. They did not have sufficient health to back up their brain, to give them reserve power for emergencies, for the great crises of life. Physical reserves are to the health what life insurance is to our families.

Optimism and self-confidence, so necessary to success, are half physical. Pessimism, low vitality, doubt and failure all go together. When we are normal physically we are naturally optimists; when we are physically depleted we are pessimists. "I can" means physical vigor. "I can't" means physical debility.

THERE is no other way of backing up the brain, of multiplying one's ability, half so effective as improving the health. This is the surest way to increase your efficiency by leaps and bounds, my friends.

Health means courage, it means hope, it means confidence, faith in oneself, and faith in one's fellows.

Health means virility, masterfulness; it means greater opportunity; it means courage and initiative to make opportunities. It means happiness and achievement.

"Give me health and the day," says Emerson, "and I shall make the pomp of emperors look ridiculous."

Napoleon used to say: "I have only one counsel to you, 'Be master.'" No one can be master, be virile, forceful, without health. Vigor of body means vigor of mind, masterfulness, creativeness.

It is a great thing to have that bounding health, that excess of vitality which makes us feel like conquerors, equal to any emergency, which makes us the easy masters of conditions which would discourage weaklings.

Vitality is so precious, it means so much to one's success, that everyone should look upon it as a possession too precious to tamper with or to squander.

There are multitudes of people who are mocked with an ambition for great things, but with no physical power to back it up; and yet other vast multitudes are squandering, wasting this precious success-power in all sorts of ways which give no good returns.

Vigorous health is worth anything it costs. It is cheap at any price, and we should secure it, whatever else we get or do not get.

The Square Deal Pays

THERE is no profit in high prices if you cannot sell the goods. Profits are made only after goods have been sold and paid for. Sometimes it is business statesmanship to cut a profit if thereby goodwill is won. At the present moment merchants should strain every nerve to bring about more normal prices, particularly for necessities.

John Wanamaker captivated the public imagination and doubtless their goodwill by his "20 per cent off." The public was made to feel that Wanamaker was on their side, that he was leading an aggressive attack on extortionate prices. It is better to make two sales at a profit of fifty cents each than one sale at a profit of one dollar if the two customers feel that they have been generously treated and if the one customer were to feel that he had been compelled to pay through the nose.

There is only one line of action more deplorable, at present, than maneuvering to maintain prices on an unwarrantably high level, namely, seeking to delude the public that drastic reductions have been made when no such reductions have actually been made.

Deception may pay for a day or a year, but not permanently. It may be true that a fool is born every minute. But you can't fool all the people all the time. The interest of the public in this question of prices is infinitely more intense today than ever before, and it behooves every business concern to watch its step.—*Forbes*.

Is Taking a Chance Good Business?

The Answer Is "Yes" If The Business Is Legitimate and Means Real Service

By Irving T. Bush

President of the Bush Terminal Company

I N looking over my own experience and the experience of a great number of men whose affairs I know intimately, it seems to me that business success generally is almost wholly a matter of taking reasoned chances and that the successful business man is one who knows the difference between a chance and a gamble and then is willing to use his wits and his courage to prove himself right.

I am speaking of business, by which I mean constructive enterprise—that is, something out of which all of the participants benefit. For business is really only the practise of enlightened selfishness—a realization that the most successful selfishness is unselfishness.

One cannot class as business the making of great fortunes by the studied destruction of enterprises that other people have built and paid for with the intent to buy in the wrecked property and resell it at a profit.

Some of the great fortunes of the country have found genesis in taking from instead of adding to the wealth of the community. It is not business to seize a railway or a street car line, pump in a lot of stock and bonds, palm off these securities on the public, and then let the property be crushed by the weight of its spurious indebtedness. Such people, of course, do take chances, but these are not business chances. They gamble on getting away with their loot before someone gets them into jail.

SO when I say that business success depends upon taking chances I have no thought of stock market rigging or of speculating or otherwise gaming in values. There is no appreciable difference between betting on the value of

I sincerely believe that big success of a permanent nature is never achieved by hurting anyone, by attempting monopoly, or by any kind of business organization that does not go on the principle of co-operating with one's associates and customers."
—Irving T. Bush.

materials or labor at a certain time and on betting against a roulette wheel or the roll of the dice. And the second method is much simpler because it requires no organizing or executive ability and precious

little bookkeeping.

The chance that every business man must take is on the way the human animal will act and react in the future. Try as we may, we can never be wholly certain. We can work out how people ought to act and sometimes they will act according to schedule—and then again they will not. And even the best ideas are never taken by the public at a gulp.

For instance, the plan of the Bush Terminal—to go back to my own affairs—was absolutely logical. Therefore the chance that I had to take was, my proposal admittedly being fundamentally sound, to get people to patronize the establishment—to overcome their locality habit. You may call this selling the idea, but it is more than that.

YOU may fully persuade on the idea and have everyone in full agreement that what you have is far better than anything else—yet habit will interpose to prevent the use. It is not enough for anyone merely to admit that your way is the best; he must also learn to use it—to replace his former habit with a habit of doing it your way. And this applies equally to every sort of legitimate business.

This is the really big chance of business—the other parts of business which we call hazardous are really but problems in mathematics. If, for instance, I hear a complaint that something cannot be sold because it is too expensive, I always wonder whether it ought to be sold. If the speaker means

that the first cost is high but that the eventual cost in service is low, then his problem is the overcoming of the habit of paying only so much for that kind of an article. On the ability to do this his business will stand or fall.

One is not taking any chance at all in trying to introduce an expensive product which is not better than other products that cost less. No amount of selling skill, no amount of advertising, will keep such a product on the market unless, of course, it falls into the class of luxuries for which people are willing to pay high in order to acquire the reputation of being rich and lavish.

And also it is not taking a chance in business to put every cent that one has into the starting of the enterprise leaving no fund upon which to travel during the early and surely troublous times. That is a mistake most of us make. We satisfy ourselves that what we are about is good and ought to succeed and then after we have built our factory, or formed our organization, or done whatever is needful to start operations, we think that we are particularly forehanded if we provide ourselves with working capital.

WE do not commonly allow for the fact that no matter how well laid are our plans and no matter how intrinsically good are our ideas, they are not going to grip the public all at once. We shall need money—probably considerably more money than we have provided in working capital—simply to carry us on to the point where we have sold ourselves to the public—that is, have overcome habit. This, too, is not taking a chance. It is only extending a cordial invitation to failure. For even if we have provided working capital, that capital will surely be absorbed in carrying the institution through the promotion stages. When the business does start there will be no money to handle it with.

That is the reason so few new concerns survive their second year. During the first year, they use all of their money for promotion and during the second

year when business does start up they try to finance current operations by the well-known process of robbing Peter to pay Paul. Before long they are squarely up against it and are forced to close down just at the time when, as they always put it, "the business was getting on its feet." As the doctors say: "The operation was a success but the patient died."

EVEN if one is amply provided with funds for preliminary investigation and then for carrying forward affairs until a self-sustaining basis shall be attained, all the elements of chance are not eliminated. The enterprise may never develop into a business; it may merely be a sink to catch and drain off money. And sometimes we never know why. The tobacco companies, for instance, with their enormous resources and their ability to carry on indefinitely, do not make a success of every brand of cigarets or every cigar that they introduce. We cannot be certain that the kind of store which is very successful in New York will be equally successful in Philadelphia, or Chicago, or Boston. The chain stores have worked out the theory of merchandising and have a marvellously accurate idea of how much a certain number of a certain type of people passing a given point will buy, but most of them try out on the public comparatively little that is new. They, for the most part, sell goods for which the demand is stable, and make their money by supplying good qualities of these products at a price lower than that which the individual store finds profitable. In spite of their experience, in spite of the infinite care that they use before making the slightest variation in the quality, packing, or character of an article, they cannot score 100 per cent.

CONDUCTING business on scientific lines means minimizing, not eliminating, the business chance, and I think it is wholly unfortunate for anyone to imagine that he can take precautions that will insure against failure. The net effect of taking too many precautions will be so thoroughly to insure

against failure that failure itself is assured through dry rot. That is the reason I consider that statistics and tabulated tests over many years, although valuable if rightly used, can easily be used to kill initiative.

The difference between failure and success is very slight and from the data of failure we may, according to our approach, either discover that the thing cannot be done or that the other man did not do it in the right way. If we use statistics for the second purpose, they are valuable; if for the former they are as millstones.

The objection which prevents the public from using what you have to offer sometimes arises out of surrounding circumstances over which you have no direct control.

BUT how is one going to distinguish between a legitimate business chance and one that is merely a gamble? We know that every business enterprise, no matter how soundly conceived, is at some time or other going to go over the bumps. In fact, I do not believe a business can be called sound until it has proved itself through some kind of adversity. This is not only true of a business enterprise, but true of individuals and of nations.

The man who has real quality in him comes out of a period of adversity, where it has been necessary for him to economize, a stronger and better man and I am enough of an optimist to believe that out of the turmoil and trials in the world today will emerge a better civilization. It requires more character to withstand the dangers of prosperity than those of adversity. The civilization of Rome crumbled beneath the weight of luxury and in this country our people and our business enterprises must relearn the lessons of thrift, economy and hard work. We have been trying to find a substitute for work and there is none but disaster.

A great number of enterprises were begun during the war and became instantly successful. Both money and

business were so easy to get that many proprietors conceived of commercial success as a kind of coasting down hill.

WE have heard a great deal about scientific business in which no one has to take a chance—but mostly from people who have not been at all scientific! They have merely hitched on to the band-wagon and never taken into account that the rope which was pulling them along might fray and snap, or that the band-wagon itself might break down.

These are the people who assure you that because 15,000 people dwell in Boomtown, those 15,000 will under any and all circumstances require a certain number of automobiles and tires, a certain number of suits of clothing, a certain number of silk shirts, and so on, through a long list of articles, which by an easy somersault of the imagination can be called necessities.

These sorts of calculations are not to me scientific; they do not eliminate the legitimate chances that every man entering business must be prepared to take as part of his lot.

On the contrary, they serve only to obscure that there is a chance in business and keep the proprietor unprepared to meet real emergency.

Necessities vary according to the standard of living; they are never absolute.

LEGITIMATE business in which one has to encounter only the legitimate and inevitable risks must, to my mind, be founded upon giving something to the customer that probably he cannot get as well and certainly cannot get better from someone else.

You may have a great deal of difficulty in convincing him of this fact and you will have to keep in touch with outside opinion to make sure that you are not fooling yourself as to what you have. But if you really have anything that is half as good as you think you have and are willing to meet or to go around the

obstacles that present themselves, then I think it will be difficult, although not at all impossible, to fail.

I sincerely believe that big success of a permanent nature is never achieved by hurling anyone, by attempting monopoly, or by any kind of business organization that does not go on the principle of co-operating with one's associates and customers.

Or we might put it that a business chance is legitimate if the idea on which the project is founded makes possible the drawing of a straight line between effort and result—if it makes for efficiency in that it is designed to save money by cutting out lost motion and unnecessary expense—in finding ways to do complex things simply.

LET us get right down to the present state of affairs and apply these ideas. Not a few men in business have become soft through years of prosperity. They forget that taking chances in business is normal, not exceptional; that it is really abnormal to be able certainly to count in advance on profits.

I think this is the time to build selling organizations for we have passed the crest of the wave. We are already back in the buyers' market and keen competition from other countries is here. The day is not far off when a man with an order will not have to approach hat in hand and then await the seller's good pleasure to attend him.

There is, of course, a difference between being optimistically courageous and foolishly venturesome. This is the time for sane optimism—it is not a time for foolishness.

The man who believes in humanity, and has the courage to take sane business risks, will prosper. Success in business is built upon faith, work, and courage, and the greatest of these is courage.—*Digested, by permission, from advance proofs from System, "The Magazine of Business."*

Do your best, and rejoice with him who can do better.—*Emerson.*

New Thought Maxims

YOUR thoughts are the sculptors of your face and body.

Plant happy thoughts in your mind instead of small annoyances.

Open your eyes and your nightmare will vanish.

Watch the trees "letting go" of their leaves and learn what to do with your old thoughts.

The good that comes to us is oftener hidden than seen.

Listen to Confidence, never to Fear.

We underestimate our victories, and exaggerate our failures.

If you are at rest in your mind you rest others.

—*Ida Galling Pentecost.*

Analyze Conditions

THERE are 105,000,000 consumers of food and clothing and shoes in this great country. These 105,000,000 have to be housed, they have to have transportation, they have to be amused.

They need furniture, floor coverings and household utensils of all kinds. They have, in the aggregate, more money to spend than they ever had in pre-war days. To supply the wants of these 105,000,000 is a Herculean task. It means a large volume of general business.

On top of this the United States is selling to foreigners at the rate of almost \$20,000,000 every business day of the year. Both home and foreign buying may let up temporarily, but consumption goes on just the same.

The present deadlock in buying will break before long, and when it does break, the logical thing to expect is a stampede for goods, which will send prices up right and left. Just as buying went to extremes, so non-buying is going to extremes today. Overdoing anything is dangerous. Don't be swept off your head or your feet. Sit down and calmly analyze things for yourself. If prices in your line are below cost of production, then order all you can pay for and use within a reasonable time.—*Forbes.*

Keeping Step With the Times

Co-operation in Business or Community Life the Keynote of Success

By Harry Newman Tolles

Vice-President of the Sheldon School, Chicago, Ill.

(One of a Series of Four Articles)

AN awkward squad in a New York regiment during the Civil War caused no end of annoyance and much amusement to many drill masters who tried to make of them regular soldiers. Finally, an analytical drill master discovered that these embryonic soldiers were all farmer boys, and also that they were unable to tell their right foot from their left. He instructed them to tie hay on one foot, and straw on the other; and he gave his orders: "Hay foot! straw foot! hay foot! straw foot! Now you've got it, keep it! left! left! left!" And from that time he had no trouble in getting those men to keep step.

Many a civilian to-day in community and business life is in the awkward squad simply because he fails to keep step with his associates. The procession moves forward.

Things are happening so fast now days that the fellow who says "It can't be done," is usually interrupted by someone doing it.

It is perfectly amazing, when one stops to think, the progress that the world is making. There is no such thing as standing still. We are either moving forward with the procession or it leaves us behind.

In the last decade we have only to recall a very few of the many happenings that point the way of progress. There is the conquest of the clouds and the sea and space, by air, water and land vehicles; the elimination of distance and time through wireless telegraphy and telephony; while Edison is at work to extend the lines of communication beyond the vale.

Our forefathers wondered at the marvels of the printing press, but what would they have said had someone proposed to reprint voices and faces and send them broadcast through the phonograph and the movies?

Physics and metaphysics are stepping forward together in the grand march of the universe.

Standards of ethics in community, business and social life have also made marked progress. Every man must know to-day that he can not live unto himself alone, and that upon his shoulders falls his share of the burden of the solution of the human relationship problems.

What manner of man is he who is in the progress procession? Let us step out of the ranks long enough to observe some of the characteristics of the man who is "keeping step with the times."

Co-operation the Watchword

THE first feature to be noted would be co-operation. Well do I remember the first time I heard that word co-operate used commercially. In a little town in the mountains of Utah, over the largest industry of the city, were the letters "Z. C. M. I." I asked a boy what they stood for, and he said: "Zion's Collection of Mormon Idiots." Of course, I immediately realized the apothem that "viewpoint affects the seeing of an object," so I asked another.

He gave the correct answer: "Zion's Co-operative Mercantile Institution."

There was an organization where you could buy anything and dispose of all your products, and really never a dollar change hands. In those days they used scrip.

Brigham Young was some organizer. In each Mormon community you would find such a business institution. I have often thought that any man who could get twenty-seven wives to co-operate under one roof was some organizer. I have found some difficulty in co-operating with one.

I like to liken the business family to the outstretched hand. It can rep-

resent the family in the home as well. The thumb, the father; the forefinger, the mother; and then you have the three children. In business you have the big boss, the thumb; the secondary boss, and the employees.

NOW I wasn't there where the championship belt was taken from the big giant and turned over to the smaller man, but I would be willing to wager with any good sport that that battle was not fought with the open hand. No, it was fought with the closed fist—the unit—backed up by highly-trained muscle, and that in turn backed up by a highly-trained, keen, earnest mind. Mind, muscle and fist co-operated until the opponent was knocked out of the ring in surprisingly little time.

Notice the open hand. With the fingers outstretched. How many times you see some fellow in the organization say:

"Look at me! I'm the whole thing. You couldn't run this business or this community without me. I'm 'the whole cheese'"—whatever that means.

The longer the fingers, the farther they get apart. It is only when the fingers are closed that you have a hand. You do not destroy the identity of the fingers, but by converging, constraining—co-operating is the word—the hand is closed and the big boss, the thumb, binds the others together in a complete human organization.

Clinch that fist as hard as you want to, but you cannot make the fingers feel the oppression of the thumb. The function of the executive is to bind, in a harmonious human relationship, his organization, without oppression.

Occasionally, we will see organizations that close down with the fingers over the thumb—where the men are riding on the neck of the old man, so to speak. Now the tighter you clinch the fist in that position, the more pain is caused. What really is wanted is—to change the figure of speech—to have every man pulling on the same rope, in the same direction, at the same time. It is team work, co-operation, that spells success in every business; and

without it complete success is impossible.

Maeterlinck, in his "Life of the Bee," points out that a bee cannot live and thrive five miles away from its own hive. It will lie down and die. Man is a group animal. He thrives best in groups. No man today can say he is independent, no man need feel that he is dependent, but we are all inter-dependent.

Community Co-operation

LET us now consider three forms of co-operation.

Every community should have a plan commission, committee or organization made up of representatives of the Commercial Club, the city administration, the Woman's Club, the Rotary. Kiwanis, in fact, all of the community activities should be represented. It should have a perpetual board where surveys can be made and plans projected which will effect the beautifying and the making of the city more attractive not only to its residents, but to the visitors. It has been proven to be much more effective to have such a commission than to leave the work to some particular organization.

These organizations usually elect their officers annually. Quite naturally they have a year vision and they plan that which they accomplish during their term of office; and it is difficult to get a new crew to take up the work and carry it through from year to year. A plan commission should be a permanent body, working constantly to beautify and extend the usefulness of the community.

So then in your community co-operation, every member of the community is a partner in the firm, the business enterprise; and each should be made to feel his individual responsibilities and should be given an opportunity to share in the work and benefits of effective co-operation.

ON the west side of one of our great commercial centers a fire broke out in the leading laundry, just after the employees had left in the evening.

They tried to find the proprietor, but he could not be located.

At 10:30 that night he returned to his place of business on an errand, and to his amazement found his building burned down and his business destroyed. Hopelessly and aimlessly the poor fellow, with his hands in his pockets, walked up and down on the other side of the street, wondering what to do next.

He happened to look into the window of a florist shop just three doors away from his place of business, and to his surprise he saw four of his west side competitors, with a laundryman from the north side and one from the south side. Naturally, it went through his mind: "What are those fellows up to?"

Finally, he made bold to open the door and walk in. One of the gentlemen, pointing to his next largest competitor, said to him:

"You need not worry about your business. We have arranged all the details. This gentleman here has agreed to close his laundry an hour earlier at night; you can bring your employes to his plant, run a night shift and you don't need to lose a single laundry package."

Real Co-operation

Instead of these competitors jumping on the neck of this poor fellow when he was down, and dividing his business up among themselves, they said: "This is our opportunity to help our brother out of his trouble."

That is effective business co-operation.

But that is only the sequel of a story which preceded it. This laundryman was a member of the city, state and national Laundryman's Association; and to my certain knowledge he made it his business to attend the meetings, to gather ideas and bring them home. To his competitors he kept "open shop." He had no secret formulas or methods of doing business. He was working for the betterment of the profession to which he belonged, knowing full well that everything he did to help his brother laundrymen to succeed helped him and the trade in general.

And lo! the bread which he cast upon the waters returned to him many fold in not many days. It paid to co-operate.

Employers and Employes

A decade ago there were but few trade associations. Today there is hardly a line of business that you can mention which is not fully organized into its city, state, district and national—and in some instances international—associations.

Competitors are putting their feet under the same banquet table, looking each other in the eye, and have come to realize that each has the same problems of life, each is trying to play the game on the square and each should help the other.

If we depended upon the daily press entirely for our information, we could readily conclude that there is "no such animal" today as co-operation between employers and employes. It would seem that there is a line drawn, a great gulf fixed, between them. But from close observation and extensive study, I am of the opinion that for every case of distrust, unrest and trouble between the employer and the employe, you will find ninety-nine cases where there is happiness, contentment and harmony. Only the sensational, annoying and outstanding things appear in the daily press. Unfortunately, the normal, constructive things seem to have no news value.

In Omaha, while going through the largest institution of its kind with the proprietor, he said to me:

"I want you to meet my cashier. Here is a girl who has worked for us twenty-three years, and in twenty years time I have never checked her cash account, balanced her money in the bank, or signed a single check."

The president of the Union Pacific Railroad Company said to him one day:

"Do you not think you are making a tremendous mistake? That girl might be crooked."

"If she is crooked, I hope that I die before she is detected."

What Is Real Loyalty

RIGHT around the corner in the same block I was engaged to address the employes of another institution. When I went to make the talk, the owner said to me:

"Mr. Tolles, I want you to talk co-operation, and particularly loyalty."

Now loyalty is like love—it requires two parties to the transaction. If you want a man to shake hands with you, you extend your hand first. Nine times out of ten he'll shake. And if you, Mr. Proprietor, want your employes to extend the hand of loyalty to you, you just put out your hand first and see how quickly they will "grab your mit."

After the address was delivered I was astonished when the proprietor made the remark that there wasn't a single employe in the group that he would trust with a fifty cent piece over night.

Contrasting this with the first experience in the same block, I made it my business to go among the employes of the two institutions and study conditions.

I found in the first instance that those employes would scrap at the drop of the hat for the boss. While in the second case, I had been engaged to make an address to allay suspicion and distrust and thus avert a strike which was then brewing.

The gentleman in the first case said that he took three months off in the winter to go to California and Florida, and his business seemed to run better when he was away than when he was home. While the other proprietor, when asked to go to a luncheon lecture, remarked that he couldn't leave his place of business at lunch time for more than fifteen minutes.

That fellow could not sleep at night. He never went to bed before two, and was always up by five or six. Uneasy rested his head upon his pillow because he had not learned the simple lesson of co-operation.

Value of Organization

A traveler in the South wanted to go from one city to another. He

could find no means of transportation other than to ride on a buckboard with a colored man, who made deliveries en route.

As they were riding along he noticed that Mose was an adept with the lash, that he could pop the whip and bring down the green horsefly every time. He said: "Mose, you are a wonder with the lash. Can you get the bee on that flower?" He popped the lash and got the bee in a single stroke. They commenced to pick off the bees on the flowers along the roadside. Finally he saw two bees on a single flower and he said: "Can you get the two of them?" He did.

All of a sudden he said: "Stop! Mose, stop!" There hanging at the side of the road, from a tree, was an honest-to-goodness, up-to-date, live, modern hornets' nest.

He said: "Mose, do you see those bees there? Can you get them?"

"No sir, no sir; Ise knows better dan to 'tack dem bees. Dem bees am organized."

There is no effective co-operation without organization.

Effective Organization

THE man, the firm, or the community that is keeping step with the times, appreciates the necessity of an efficient organization.

I am a lover of flowers, shrubs and trees. That is my hobby, and all the spare time that I can find I spend with my friends, the plant life. Notice a well-formed tree. You have the trunk, the branches, the limbs, the twigs and the leaves. But did it ever occur to you that no leaf, twig, branch or limb ever interferes with any other leaf, twig, branch, or limb? And they all get their life giving sap from the trunk. Life's elixir is passed through in an orderly manner.

So in our business and community organizations there should be the executive, the trunk; the managers, the branches; the superintendents, the limbs; the foremen, the twigs; and the employes, the leaves. But no employe, foreman, superintendent or manager should overlap in authority or responsi-

bility, and each should get his authority even as the sap flows to the very finger tips of the tree.

What would you think of the tree that sends its sap out up through its organism to a leaf thirty feet away from the trunk? And if that tree should say: "This is all nonsense. I am going to shoot my sap straight out fifteen feet to the leaf and save time."

You would say that tree was crazy.

But in our business organizations, how many times you see an employer or an executive brushing aside his subordinate executives and dealing directly with his employees.

One commercial club I know of is so wonderfully well-organized that two thousand people can be reached on short notice. An audience of one thousand people was recently assembled for an important meeting in just two hours time.

{The Individual or Unit

NOW, if you are going to have organization you must have units, and the units must be successful, because success in any firm, I care not how large or small, is nothing more than the total success of the units in the firm.

If every one in your institution from the least to the greatest is making good in a large way, then your community or institution is making good. But if there is a single failure anywhere along the line, just that much is subtracted from the success of every other one in the institution.

The converse of that proposition is also true. If there is a failure anywhere along the line, just that much is subtracted from the success of every other one in the organization. Therefore, we must look to the units of the organization and strengthen the units if you want a strong organism.

During the war-drives every individual was not only expected, but required,

to do not only his bit but in many cases his all. My small part was—well, the best term I can think of was "a teamster" for I was the leader of a "team" and we had many "drives."

As teamsters we turned in reports on each individual. We had various colored cards denoting the classification. One card was yellow, indicating the fellow who in our opinion was well able to subscribe but would not. We called him yellow; another term current was slacker.

Applying these terms to community life, I say that the man who is able to support morally or financially a worthy cause and fails to do his bit is just as much a slacker or is just as yellow in times of peace, as was the corresponding fellow in times of war. There is too much of the spirit of "let George do it" when it comes to taking an active part in civic affairs of today.

We will next consider the success of the individual.

The Path

WE are two travellers, on a narrow way
You're from the East and I am from the West

And we have met, and you salute and say
"Friend, travel on with me, my way is best."

What matters it the way our footsteps trend,
I question not the path your feet have trod,
Our aims are one, and at the journey's end
You'll meet your "Allah" whom I call my "God."

And if Mohammed shows the way for you
I do rejoice that He has lived and died,
I'll learn from Him—My friend with vision true

COME see my Light—The lowly Crucified.

There is ONE Father, call Him what you will,
We wrap our souls with narrow, useless creeds
He but requires that we His way fulfil
That way is Truth, in thought and word and deed.

—Florence Belle Anderson.

Am I My Brother's Keeper?

By Richard H. Edmonds

Editor, *Manufacturer's Record*, Baltimore

A'BOVE all else this country needs a nation-wide revival of old-fashioned prayer-meeting religion—

A religion that makes men realize that if there is a Heaven, there must also of necessity be a Hell—

A religion that makes a man realize that every act is recorded on his own conscience, and that though that may slumber, it can never die—

A religion that makes an employer understand that if he is unfair to his employes and pays them less than fair wages, measured by his ability and their efficiency and zeal, he is a robber—

A religion that makes an employe know that if he does not give full and efficient service, he too is a robber—***

A religion that makes a man who robs a railroad of its fare, or its freight bill, know that he robs himself of all right to feel that he is an honest man—

* * *

A RELIGION that makes a man realize that by driving too hard a bargain with his servant, his employe, or his merchant, he can be just as much a profiteer as the seller or producer who swindles by false weight, false packing or false charges—

A religion that will teach church members who fail to contribute to the extent of their ability to the support of religion, and that compels them to recognize that if they are paying their pastor less than a living salary, they are robbing God and man alike—

A religion that will make the laboring man, who by threats or by actual violence against the non-union man, strives to keep him out of employment, realize that he is at heart a murderer and is murdering the individuality, and the liberty of his fellow-man, and is displaying a hatred which, if it has the opportunity, will commit physical murder—

A religion that will make the politician who yields principle for the sake of party, who worships at the feet of any class and sells his soul for political preferment know that he is not only a coward

and a poltroon, and unworthy of the respect of any decent man, but which will also make him see that he is helping to murder human liberty, as great a crime as murdering the individual man—

In short, we need a revival of that religion which will make every man and woman strive in every act of life to do that which, on the great Judgment Day, they will wish they had done, as with soul uncovered they stand before the Judgment Seat of the Eternal.

* * *

UNTIL the people of this nation accept and live this religion there will be strife where there should be peace, there will be strikes and lockouts and murder where there should be co-operation and harmony; there will be hatred where there should be friendship and love.

In the Golden Rule, followed in the fullness of the spirit of this kind of religion, there would be found a solution for every business trouble; there would be created friendship between employer and employe; capital and labor would work in harmony and with efficiency, efficiency for the capital and efficiency for the labor, with profit to both.

Religion of this kind is not measured by the hope of a Heaven hereafter, but by the full fruition now of "Peace on earth to men of good will."

It is not merely the chanting of hymns here or in the world to come, but it is in the recognition and full application by rich and by poor, by learned and unlearned, that each one is indeed his brother's keeper, that we can bring this country and the world back to safety.

A nation-wide acceptance of this, the only true religion in action, would bring business peace and world peace where there is now turmoil, and men would then cease to seek to gain their aims by lawless acts of immorality, but would in spirit and in deed follow the Divine command, "All things whatsoever ye would that men do to you, do ye even so to them."

Niagara

By Arthur Frederick Sheldon

I LOOKED upon Niagara; I heard its waters roar.

I saw its seething torrent rushing on "forever more,"

"Forevermore," it answered, as I asked how long 'twould flow.

As I watched its waters tumbling to the deep, dank gorge below,

As I watched their restless hurry in their never-ending flow,

I bethought me as I wandered

Upon the bank and pondered,

How Niagara—its commotion,

And its never-ending motion,

And the river strong and rapid,

And the lake above, when placid;

Or again, when lashed to fury

By the fierce, mad winds that blow;

And the quiet, stately river

Flowing peacefully below,

And the ocean 'way off yonder

Where the waters all must go—

Yes! I pondered as I wandered,

How all these resemble

Human life—its real conditions.

(2)

THERE are times when life is placid
Like the lake when all is still.

These are times when we, as mortals,
Are obedient to God's will.

There are times when life is temptuous
Like the lake lashed by the storm;

When the human will is clashing

With the law of Love, God-born.

There are times when life's a river

Flowing on, both swift and strong;

When in night time and in day time

All is well; and nothing's wrong.

There are times when rocks and rapids,

Intercepting placid flow,

"Boil and bubble, toil and trouble"

Reign and rule as on we go

To a rushing life's Niagara;

When no longer "all is well";

And, like waters I am watching,

Man dives down and down to Hell—

To the deep, dank gorge of misery

In the mental vale of hate;

Or, when pangs of guilty conscience

Cause him to wait and wait,

All impatient, for the coming

Of grim death to seal his fate.

In the seething, boiling whirlpool
Of the hurrying here and now,

When he's tired of the turmoil;

Here, sometimes man makes a vow

To the Infinite Creator,

(The Omnipotent First Cause,)

To forever stop transgressing

God-made rules—all natural laws.

(3)

IF THE vow is made in earnest

And is kept in every way,

Life again becomes a river,

As the waters did today

At Niagara; as I watched them,

Down below the roaring fall;

As I watched its waters flowing on and on, and all

Unmindful of the turmoil it had passed,

Winding through that gorgeous valley,

'Mid its rock-ribbed banks, so massed

In safety; all my heart gave thanks to God,

To the All-Wise and the All-Good:

H's is not the "vengeful rod."

(4)

IF MAN, foolishly transgressing

God-Made rules, creates the "fall"

In the peaceful, flowing river

Of his life, then all

He has to do is just to take it,

Take it like a man.

God can still the troubled waters

Of the plunge; He can,

And will protect you

In the rock-ribbed walls of right;

And restore the "peaceful river,"

Reinvest you with your might,

If you but ask His forgiveness

And deserve His loving care—

By conforming to His mandates

All the time, and everywhere.

(5)

LIFE is law, not luck, my brother;

And the laws are all God-made.

Right makes might; and wrong's un-
doing

Is not very long delayed.

If your life is sadly troubled,

Find the wrong you've done, down
here,

Never mind the other fellow;
 What he's done to you, don't fear!
 Be a man, be honest, loyal—
 Ever faithful, ever true
 To whate'er the voice of conscience
 Tells you clearly what to do.

(6)

THAT'S the way to ride the rapids,
 That's the way to make the "fall,"
 That's the way to still the whirlpool—
 Heed God's law. For then all
 The current of your life shall flow
 To the Ocean 'way off yonder,
 Where all lives must surely go;
 To the ocean of all oceans,
 To the sea no eye can see,
 To the ocean of "Hereafter,"
 The sea of Eternity,
 Through gorgeous rock-ribbed channel
 Of the valley known as right;
 Reinstated in your power,
 Reinvested with your might.

Mutual Interest

WE SAY to the members of our organization—"Give us your best, your most loyal and efficient service, give us continuous and uninterrupted operation, take that sort of an interest in your individual task as you would if the business were all your own, and in return we will give you the fairest and most generous treatment and the best compensation that the result of our common effort makes possible.

"We will do anything and everything we can to make life and a place in our organization worth while."

That is what we call "Mutual Interest Work"—a real fifty-fifty contribution with no place or need for anything that smacks of so-called "Welfare Work" or "Philanthropy."—George M. Verity, president, American Rolling Mill Co.

A Perfect Success Formula

First Choose Your Mark and Then Keep Your Aim On It

By O. Byron Copper

CHARLES M. SCHWAB, who knows this subject as well as any of our self-made Americans can know it, because he has been through the mill, in addressing a class of undergraduates at Princeton University, last spring, expressed the salient secrets of success when he said: "Boys, you can have a good time in life, or you can have a success in life, but you cannot have both. The thing you ought to do is to make up your minds as to what you are going to drive for, and to let nothing stand in the way of its ultimate accomplishment."

To become a perfect formula for the attainment of human success, this remarkable statement of Mr. Schwab's lacks but one important little point, which is, that he who would succeed in life must first get rid of the trite and fallacious belief that great men and women are intrinsically different from ordinary people—that Jefferson became great simply because he was adequately

trained and educated; that Lincoln became great merely because he was made of different stuff than most of us; that Grant became great only because opportunity favored him. All these things may help, but they are not the cardinal principles on which success is built, as a close study of these lives will prove.

The big secret, more than Mr. Schwab revealed in his peerless injunction to the class at Princeton, lies in the gaining of a clear consciousness of one's own limitless powers for success—implicit faith in one's personal capacity, and a keen and vital awakening to the realization that fame and fortune are as natural and reasonable for one's own self as for those others who have achieved them. This exalted conviction, coupled with a sincere resolution to become something worth while in the world, and a straight, steadfast driving toward that one objective, if adhered to steadily, unflinchingly, persistently, must ultimately bring one to his goal.

Business Is On a Sound Basis

Men at Head of American Industry Must take Broad View in Planning for Year

By Charles M. Schwab

Digested from his recent address before the Pennsylvania Society of New York.

MR. SCHWAB, as the head of the greatest industrial organization in the world, is in a position to analyze present condition understandingly. He expresses a boundless faith in the stability of American business and an optimism as to the future that shows his faith that after the present period of readjustment there will be a revival in industry and commerce along saner but no less profitable lines.

He discusses in his address broadly the causes which led to the inflation of values, which are now steadily seeking more normal levels; the labor question the need of revising the national tax laws, and the future of our foreign trade, which must be considered in relation to present conditions.

Mr. Schwab believes that the conditions through which business has been passing for the past few months are healthful ones and that the inflation of credits should have come sooner.

ON the question of the basis of profits upon which business was conducted during the greater part of the past year he says:

"Uppermost in the minds of American citizens today is the question: What is the meaning of the existing slump in business, and what of the future?"

"Personally, I am an optimist. I can never see the top in opportunities for American business. At the dinner of the Pennsylvania society a year ago, I expressed unbounded faith in the future of American industry. I stated then my belief that though we might have to go through a critical period, immediately that condition was bridged over business would go forward with a buoyancy and a force we have never known before.

"The existing moment is full of

difficulties and complexities. Here and there you find prophets of despair.

"But I want to go on record here as saying that nothing could be healthier for American business than the very condition through which we are now passing. It had to come. I only wish it had come sooner. The severer the storm is now, the quicker it will be over and the sooner we can emerge into clear weather and shape our course upon the sea of prosperity.

"Business in the United States ever since the war started had been, until very recently, upon a false basis. The disposition of many manufacturers had been to say not "Let me see your costs sheet," but "Let me see your statement of profits."

"Now the true test of success in business is not profits but economy. Profits may be the result of good fortune, of a fleeting period of inflation, of temporary conditions of any kind, but a business structure which is built simply upon the profit sheet of the moment is built upon the sands. The only business foundations which are sure and steady are erected upon the rock of economy."

MR. SCHWAB is of the opinion that the prosperity of the country is not concerned with profits that have been made, but that it is directly affected by the relation of economy to business.

Economy is a question that will receive more consideration in the future than it has in the recent past. On the question of economy, Mr. Schwab has this to say:

The result of this experience through which we have passed is that our costs have been inflated and we have had in America both our business institutions and American individuals generally indulging in wasteful and extravagant methods.

"The supreme virtue of the existing situation is that it is compelling every business man in America, in fact, every individual in America to examine thoroughly his costs of doing business and his costs of living. The result of it all is to force business and to force individuals to start to economize and to save.

"The great need of the world today is to work hard and save. This applies not alone to the laboring man, but to the man of great means. There is no place in America today for the loafer. Just as in war times the man who failed to do his duty was a slacker, so in this present critical condition of the world's history, the man who fails to work and to struggle deserves no place among honorable men."

INTELLIGENT people throughout the country have realized that the wages of labor are not based upon efficiency production, or the excellency of the article produced. The wages of labor have been related to the cost of living and nothing else. Mr. Schwab shares this view, and on the subject of labor he says:

"I hear men say that the greatest need of the hour is the liquidation of labor. In saying this many have in mind the high wages now being paid to labor and industry, and mean that labor must adjust itself to a new standard of living.

"Now the laboring man is primarily interested not in the amount of money paid to him, but what his money will buy. If the cost of living comes down there is no question that our American laboring man can maintain his present standard of living though his wages as stated in dollars amount to a lesser sum than before."

MOST business men are agreed that there is an immediate need for the establishment of a strict economy in government expenditures and a revision of the federal tax laws. On this point Mr. Schwab says:

"There is no difference in public opinion for a need of immediate revision

of our tax law. The operation of the government, just as the operation of private enterprise, must get down to bedrock, and instead of penalizing business it is going to be necessary to encourage it in the future.

"There is need of immediate revision of our tax laws. While the war lasted we have put up with a make-shift policy, badly conceived and badly executed. Now that the time for real readjustment has come it is the duty of citizens to see to it that taxes are not imposed which encourage extravagance and take from industry the opportunity to invest its earnings. Only by such investments can factories be kept running, and the more factories kept running at full time, the more men will be required to work, the greater will be their output and the higher their wages.

"It is to the interest of government to work with business, to encourage it and protect it. Government can not guarantee wages; it can not guarantee employment. Laws that pretend to do this are harmful to the working man. They offer a quack panacea that like all quack remedies fail to cure and have injurious after effects."

IF the business of the United States is to go forward, our horizon must be extended and must have a world vision. It will require some little time for us to adjust ourselves to this new condition, but when this country does come out of it, purified and invigorated, it will possess a strength and energy that the world has never seen. On this question Mr. Schwab says:

"If the business of the United States is to go forward as it must go forward, our people must take a world view. We must think internationally. We must trust in the good faith and in the productive power of Europe, sending to them our raw materials and goods to enable them to resume productivity, and accepting in payment therefor, securities representing their productive activities.

"It is a hopeful sign of the time that the farmers and the small manufacturers of the country are beginning to

(Concluded on next page.)

Getting the Profit Out of the Dollar

It's Not the Percentage, but the Frequency of the Turnover That Really Counts

By Fred J. Huntley

NO MATTER how many dollars are put into a business, unless they are made to produce new profits they might better be left in the bank, or loaned on good security to some one who would pay the legal rate of interest. Idle dollars represent a continual loss, especially when they are tied up in stock that no one wants.

This fact, of course, is quite generally understood, but the difficulty lies in the fact that the dealer is not always able to tell when the dollar is idle and how to make it stick on the job, for the dollar is a quiet worker, and unless he has the right kind of assistance the dealer may not discover until it is too late that some portion of his capital has gone into retirement. There is only one sure way out of this and that is through figure records that tell everything that is done about the store during the day, how much stock is on hand; how much is tied up in accounts receivable; sales for the day, payments on account, expenses, in fact every little detail that effects the profits the dollar should make.

We are told by commercial agencies

recognize the vital importance of this factor in the situation.

"It is a very drastic process through which we are going. The dose is distinctly unpleasant. But when a doctor is called in to treat a patient, the first task he undertakes is to remove from the body the utmost number of impurities. Then he begins to build the patient up.

"We are getting relieved of the impurities in our business life. The process is not complete yet. It may take some little time longer. But the patient will in time be cured and when he is cured the great body of American business will emerge with a vigor and an energy the world has never known before."

that at least 90 per cent of dealers overbuy because they do not know their stock is moving. They lack the records that should tell them when it is necessary to buy certain lines and when it is not. And right here it is well to say that a large proportion of failures are due to this glaring business fault.

Whenever a dealer invests his money in a certain line and sells out that line entirely he has turned his investment once. Every time a turn is made a profit is made. It follows then that the more turnovers a dealer can pluck from his dollars, the greater will the number of his profits be. Frequent turnovers, then, can not be accomplished if a dealer is inclined to overbuy.

Consequently it doesn't take much of an effort to show that a few dollars turned frequently will do more than many dollars that move slowly or dollars that do not move at all.

THE number of times a year a stock of a business is turning may easily be figured by dividing the year's sales (figured at the cost of the goods) by the average value of the stock on hand during the year.

The cost of value of goods sold last year in a certain store amounted to \$50,000. The stock records showed that an average of \$10,000 worth of goods was carried. Of course, there was more than this amount on hand sometimes, and less at others, but the *average* for the year—the only safe basis for figuring turnovers was \$10,000. This goes into \$50,000 five times—or this business succeeded in making five complete turnovers.

Sales (at cost).....	\$50,000
Stock.....	10,000
Turnovers.....	\$ 5,000

There is another way of figuring turnovers that in many cases is equally satisfactory. That is, to take the total

sales, at selling price, and divide by the retail value of the stock.

Sales (at selling price) ..\$75,000
Stock (at selling price) .. 15,000

Turnovers\$ 5,000

A very natural mistake can be made—has been made in some cases where a dealer takes his total sales at retail and his stock at cost and attempts to find the number of times his capital has turned. See what happens:

Sales (at retail).....\$75,000
Stock (at cost)..... 10,000

Turnovers..... 7-1½

This is an easy way to make a few

more stock turns, but it isn't worth much as an accurate reflection of the condition of the business. And figures like these must be accurate if they are worth anything at all.

Another thing to be remembered is that actual inventory figures do not always show the average condition of stock. The wise manager lets his supply of goods get as close to the low water mark as he dares before taking inventory, so as to cut down the labor required. Where a stock record is kept, an average of value of goods on hand can be taken, which is more satisfactory for figuring turnovers than the inventory figures.

We are all children, big children and little children in different states and degrees of development. If we have outgrown the joys and sorrows of childhood we are very apt to have outgrown the joys of the grown up children, for the joy spirit carries always the clear vision of the child mind. We big children may feel that we have long ago surpassed the little children in wisdom, but have we? Not unless we have also surpassed them in their faith and their hope and their love. And in this wonderful time when the spirit of the Christ Child is in our midst, let us welcome His blessed presence and receive Him in His own pure spirit of holy child trust and joy.—Grace M. Brown

A Creed Worth Emulation

Small Town Merchant Has Right Idea of Service

HERE is a copy of a notice which is conspicuously posted in a small store in Wakefield, Mass., which shows that the proprietor has the right idea of the meaning of the word "Service," although he may never have heard of the philosophy of service as promulgated by Arthur Frederick Sheldon.

The copy of this little "creed" is sent to The Business Philosopher by Mr. J. Frank DeChant, of Boston, president of Burdette College. He noticed it on entering the store and at once recognized the principle of Service and copied the notice and passed it along as we are now passing it along to others by publishing it for our readers. Here it is:

THE NEIGHBORHOOD STORE

Our Creed

When you come in here you're welcome.

You need not feel that you must buy something. Some people never buy anything. Some people buy stamps only. Some buy a little. Some buy a lot.

Remember, you may believe us when we say

"YOU'RE WELCOME"

If you only wish to know the correct time of day, get a match, wait for a car, or wish to know when the next car goes, ask about the weather, tie your shoe, leave a bundle, or come in to get warm or to cool off, borrow our hammer, stepladder, or any little thing.

Any of the above can occur and you are just as welcome as though you spent some money.

It doesn't hurt us to sweep the sidewalk and part of the street or to shovel snow from either or both.

"To do good and be accommodating is a pleasure."

We believe in the Golden Rule and that the Ten Commandments are all good ones.

There are two things we try not to do, and we try HARD. One is to lend money (this requires a license); the other to cash checks. (This requires faith.)

We will, however, be glad at all times to advise you where money may be borrowed and where checks may be cashed.

We have been in this store since 1897 and have met many kinds of folks, some good, some bad, some indifferent, but all folks.

Some day you may find us a little out of form, and if so, please overlook it, and if you feel our answers are short, and our cordiality an empty claim, please excuse it, with the thought that we are either busy or bilious, but that you are WELCOME just the same.

Some Signs of the Times

Recognition of the Human Factor Will Bring Improved Industrial Conditions

By Arthur J. Forbes

EVER since the world began men have been studying the signs of the times in an effort to find out what they meant.

Business men of large vision have for a number of years been making a study not only of business conditions generally, but of the causes of the industrial unrest, which has at times threatened seriously the industries of this country. Many articles have been written upon this subject and considerable progress has been made in this study of what has come to be called Industrial Relationship.

This question of industrial relationship involves in its larger aspect the relations between capital and labor and the relations between the producer and the consumer; or, in other words, between industrial management and the public.

Many of the great corporations of this country have established industrial relationship departments in their various branches in which the employers and employes get together frequently for a discussion of the problem effecting their mutual interests.

The human factor in industry is being given more attention than ever before in the history of the world. Men are coming to realize that we are our brother's keeper; that an employer of labor owes a service to his employe a service of proper treatment, proper housing and a decent wage.

FOR example, the Standard Oil Company of New Jersey, a year or so ago established an industrial relationship department, which it is stated almost revolutionized the relations between that company and its employes in many of its larger plants.

The new spirit which has entered into industrial life has brought about introduction of welfare and educational work in many large scale commercial enterprises. Technical schools and contin-

uation classes in scores of large factories are recognized as a part of this work. One example of this is the Goodyear Industrial University, established by the Goodyear Tire & Rubber Company of Akron, Ohio, which is helping more than thirty thousand men and women to learn to help themselves. In the current issue of "The New Age" the following reference is made to this great college within an industrial plant:

"The university, which is located near the factories of the Goodyear Company, is housed in a \$2,500,000 educational and recreational building of imposing architecture. The building of seven stories contains one of the finest theaters in Ohio, a superb gymnasium, bowling alleys, billiard rooms, rifle ranges, shower baths, swimming pools, dormitories, a cafeteria, a library and a university with completely equipped class rooms and laboratories. Goodyear Hall, as it is called, provides for 33,000 employee students. P. W. Litchfield, vice-president of the Goodyear Company, is the author of this experiment in industrial education.

The course of study of the university were largely planned by Dean Herman Schneider of the School of Economics of the University of Cincinnati, and Dr. A. F. Sheldon, of the Sheldon School, Chicago. Mr. Litchfield acts as chairman of the board of education; H. E. Blythe is manager of the university; and A. E. Horrocks, educational director. The university has a faculty of 117 members. The university is divided into four divisions, as follows: The production school, sales school, school of commerce, and the school of household arts.

"The apprentice classes are worthy of note. Boys from the age of 16 years upwards are eligible for entrance into the apprentice machinists' course. Over 700 deaf mutes, employed by the company, are provided for in the curriculum of the university. The arts are by no means neglected, especially the drama. Many exhibitions of paintings are given in the museum of the university. Through its educational and recreational efforts the Goodyear Company is endeavoring to humanize industry, and promote loyalty to the company, on the part of its employees."

BUT there is one question involved in industrial and commercial readjustment that must be settled before industrial relations can become what they ought to be. That is the antago-

nistic feeling between the worker and employers, which has resulted from years of wrong thinking on this question both by employers and employees.

How can a man who works with his hands, whether he is a skilled mechanic or a man that has not mastered any trade, be brought to see that his view point must be readjusted to one which will give him a better insight into the problems of financing and management in which his employer is concerned?

The thoughtful men, the real leaders on both sides, must get together on common grounds, must determine to learn the other's problems, if industrial relations are to be stabilized on a permanent basis.

There is no way to bring this about except through frank face to face discussion. Concrete examples of the advantages of such discussions are plentiful. Where such plans have been given a thorough trial good feeling between employees and the management has almost invariably resulted. Without some plan of bringing the workers and the management together, misunderstanding is certain.

DURING the next few months the process of a reduction of wages generally to correspond with the decreasing art of commodity prices and the prices of all manufactured product will bring this question forcibly to the front.

To bring about successful co-operation between the laborers and the employers, the management of any industry must first convince the workers that they are to get absolutely a square deal. Cards of the employer must be laid out openly upon the table. Employers must see to it that the workers have the idea firmly fixed in their minds that they are going to get a square deal; and an idea of mutual service must be brought to the front in every manufacturing plant and in every factory.

The employers who openly express a belief that the workers need a few months of idleness, perhaps of hunger, to bring them to the realization of the fact that high wages cannot be continued are not so numerous as they were a

few years ago. That is not the way to deal with this question.

EVERY laborer in this country should have employment and a fair wage. Every individual plant in this country ought to be kept running. The labor can be kept at work and the plants can be kept running if labor and capital can agree upon what is a fair basis of return for each of them.

By frequent face to face conferences, workers can be shown that their interests and that of their employers are mutual; that in honest, faithful work, in increased production, lies the solution on their part of the prevalent unrest; and, by such conferences the men in charge of the management can be brought to realize the workers' side of the problem.

If every employer of labor, whether he has ten men on his payroll or ten thousand, will arrange to hold a series of meetings between the men who are managing the business and the men who are doing their share as workers—where every question can be talked over, considered and decided—this question of industrial relationship will eventually be decided upon a basis of service and justice.

Mental Muscles

MUSCLES are developed in overcoming resistance and in no other way. Wishing will never bulge a biceps.

Mental muscles, too, may be developed in no other way than in exercise upon problems that demand real thought to solve them. Wishing is a substitute for thinking, just as salt is a substitute for sugar in mother's cake. The substances may look a little alike, but the difference is in the eating.

"I wish I knew—," "I wish I had—," "I wish I were—," must lead either to instant ACTION towards the object of the wish, or else they must stand as confessions of personal inefficiency.

Successful people have wishes, but they have more than those: they have WILLS.

"I will!" can materialize any sane wish.—Charles Henry Mackintosh.

Clear Thinking Is Needed

Necessary Readjustments Will Soon Bring About General Trade Revival

By Charles A. Sabin

President of the Guaranty Trust Company of New York

(Digested from an Article on Fundamental Facts of Our Business Situation)

CHARLES A. SABIN, a banker of international reputation, recently prepared an article which has been published in pamphlet form, in which he discusses the present condition of business throughout the world. He takes the ground that present conditions in this country are the inevitable results of the reaction from the inflation which occurred during the world war, that readjustment is proceeding along necessary economic lines and that when the other needed steps have been taken, business will again be established upon a normal basis.

In speaking of the things that must yet be done to bring this about Mr. Sabin says:

"PERHAPS the most important of these is for retail merchants to realize that they too must meet the inevitable economic trend and adjust their prices to meet the new conditions. Only in that manner can the situation be stabilized and frozen credits thawed out. I know this is not a pleasant message, but I am firmly convinced that the sooner such a policy is pursued, the less costly and painful it will be to all concerned.

"The process of deflation must include all the elements in the body economic sooner or later, and there can be no escape from the inexorable law which directs it. Dodging the facts or attempting to postpone the inevitable will not bring immunity to anyone, whether his interest lies in production or distribution, capital or labor.

"The unfortunate effect in such a situation is always that many innocent parties are made to suffer through ignorance and misunderstandings and also through the spread of false and malicious rumors which such conditions always inspire, with a resulting loss of confidence and panic sales.

"THERE is so much in the present situation to inspire confidence and hope for the future that it is little short of criminal for anyone to paint the picture so blackly, through either ignorance or intent, that these vital facts are obscured. To cite a few pertinent facts: This country will harvest this year one of the largest crops in its history; its transportation congestion has been relieved and its railroad system is for the first time in a decade on a sound financial and operating basis; we have passed through a national election and assured four years of sane administration of public affairs; our banking system has withstood the greatest credit strain in its history and is on a sound and workable basis; the accumulated surplus of five years of splendid prosperity is stored in many ways for our continued use; the markets of the world demand our products and a great mercantile marine is prepared to transport them; this country has not been overbuilt or overextended in any of its underlying activities, and faces no program of readjustment along these lines such as usually precipitates panic conditions.

"WE are in a sounder financial, industrial and political condition than any important nation in the world.

"These are the simplest fundamental facts of our business situation, and to consider the present reaction as anything but a temporary setback from the destruction, inflation, extravagance and unsound economic conditions precipitated by the war is simply not to reckon with the truth.

"It remains true today, as it has since this country was first settled, that 'any man who sells the United States of America "short" is in the long run certain to lose,' and, furthermore, any man who seeks to profit by the mis-

What Are We Paid for Our Work?

Our Real Payment Is the Effect our Work Has Upon Us and Our Attitude Toward It

By E. V. Ingraham

NOT long since the writer asked a special favor of a man who was a fellow employe in the same institution. This man was receiving a stated salary, and the extra task was in strict pursuance of his duties in the institution that employed him. When this particular piece of work—which required but a few moments of his time to perform—was delivered, he received due thanks for the favor. His reply was, "Oh, don't thank me, I am being paid for my work."

This man's reply indicated that he was one of those poor mortals who is labouring under the delusion that the compensation we receive for our service is confined to dollars and cents. To him, the "thanks" had no part in the returns for his services. Yet, if he or any other workman were asked to work without the confidence and appreciation of those who receive his service, his financial return would at least lose a large percentage of value to him.

When analyzed down to the truth of the matter, the salary is the least part of the pay we receive for our service in any capacity. Nor is the confidence and appreciation of others, plus the

salary, the sum of our returns.

The real payment is the effect our work has upon us and that effect is determined by our attitude toward our work. We receive full value for every ounce of energy expended, and that value is determined solely by the mode or manner in which this energy is expressed.

Nature is lavish in her returns for every expression within the radius of her domain. The quality, quantity and mode of our expression—our gift to nature—is the only criterion by which nature can give back to the expressor—the server.

The only question that can possibly arise in connection with the daily returns from our service is, "Are we receiving the kind of compensation we desire?" If not, there is but one remedy—a more earnest, conscientious and well directed expenditure of energy.

One may argue that the effect of our service upon others, and the result to ourselves, does not aid in buying bread and butter to meet our physical needs. Not directly, but it is more vital to one's general make-up than the bread and butter itself.

LET discretion be your tutor; suit your actions to your words, and your words to your actions, with a special observance that you overstep not the modesty of Nature.

When modesty ceases to be the chief charm of Womanhood, then she is without rules to guide her reason or judgment.

fortunes of others in the circulation of misstatements or false rumors, hoping to precipitate further reactions, should be branded as a public enemy.

"This is a time for clear thinking and courageous acting, and in the proportion that such factors are brought to bear will rewards follow when this spell of reaction has run its course."

Doing the Right Thing Without the Aid of a Club

THE war has left millions of minds unbalanced and open to evil suggestion.

If these sincere but misguided folk want anything and there seems to be any doubt about their getting it they immediately resort to violence.

There is only one possible way to check this tendency towards the use of force and violence whether it be by individuals, classes or nations.

Every one, everywhere, must do right voluntarily and not wait to be driven to it. And every one, everywhere, must stand like adamant against all violence and lawlessness.—*Leslie's*.

Honest Work the Solution

By H. H. Lineaweaver

President H. H. Lineaweaver & Co. Inc., Philadelphia

AS individuals, we have queer ideas, at least, the other fellow thinks we have. What applies to us, as individuals, just as surely applies to business, and causes one to wonder why business should think it could pass through such extraordinary conditions as existed prior to, during, and following the Great War, without the inevitable day of reckoning.

I submit it is "queer," yet there appear to be many who seem never to have given a thought to what we have learned to call the reconstruction period following the war. They are discouraged. They are "seeing through a glass darkly." Their vision is blurred, and they observe nothing, but the black clouds of disaster.

Fortunately these discouraged ones are in the great minority. Unfortunately they have the time and inclination to discuss, at all times and in all places, their destructive views, *while the real men are working and doing their part* to see that the reconstructing is being properly done.

Every business man knows that if we

want to stabilize things, we must work, and produce.

Work full round days, shirk nothing, and see to it that proper economy is again practiced in business, as well as in our home lives, and do our part to end the orgy of extravagance.

Is it not better for us to do these things voluntarily rather than be forced to it from circumstances?

No country is blessed as ours is, and there is no sane reason for being pessimistic about business, if we all construct in the broad sense.

This applies to Capital as well as Labor, for they are partners. The success of the one, means the success of the other, if only both will realize it, and

there must be no jealousy between them.

Each must do their part, and if they will, real success will follow.

Each must believe in the other, and neither must do anything to cause misunderstandings and suspicions.

They must work as a unit. All work, all produce, all practice sensible economy, and soon these temporary clouds of depression will pass.



H. H. LINEAWEAVER.

Unless the people be well trained, and well instructed, and well informed; unless they know how to value and to appreciate American institutions and American ideals, democracy will have difficulty in enduring. The defenses of our Commonwealth, the defenses of our nation are not material, but mental and spiritual. Our first lines of defense are our public schools. Our fortifications and our soldiery can repel an invasion of armies from our shores; our greater menace, an invasion of ideas, can be repelled alone in the school room. The form of reconstruction, of which our people are in most serious need, is a reconstruction of their thoughts and of their ideals.—Says Hon. Edwin P. Morrow, the distinguished Governor of Kentucky.

It is easy to blame others for the apparent confusion and trouble in our lives; the disappointed child blames God for the storm which wrecked his play house whereas he himself had constructed it without sufficient foundation. Of course he did not know but the law has no excuse for ignorance.

The heart-broken mother blames everybody but herself when her child goes astray when her own insufficiency and selfishness are probably the foundation which is giving the child its sorrowful opportunity to so rapidly learn its lessons.

Our human vision is so pitifully limited by our emotions.—Grace M. Brown.

Thought

By Dr. Elizabeth Hinckley

CONSTANT thinking means constant vibration; this means constant waste. Exhaustion, the result of useless expenditure of energy, is what we must learn to control.

Repression is dangerous; the explosion is sure to come, or there will be a breakdown, mentally or physically, maybe both. Learn to relax and replace negative by positive thought.

Relaxation is a word many people do not like because they do not understand it. People who never relax are those who, instead of replacing an unhappy thought by a happy one, repress their emotions, thus always living in a tense condition.

Thoughts Are Forces that repay us in our own coin.

Whatever you harbor in the innermost chambers of your heart will, sooner or later, by the inevitable law of reaction, shape itself in your outward life.

There are not words—no, nor imagination—that overestimates the thought value of any life; the state of perpetual joyousness, for example, how essential it is to the growth of the human being, mental and spiritual!

IF WE could but know how important it is to hold constructive thoughts, we should make a greater effort to live in the upper story of consciousness.

Every thought of the brain is a chisel, chipping away at our character; and our characters are building our destinies.

Our thought force has proved to be a wedge, opening the seemingly inaccessible wall of circumstances.

It is said that Optimism makes the world go round and words of cheer help it on its way; so always be optimistic and smile. One can do nothing that will serve better than the habit of smiling at discouragement and woes.

In the home, the business or the social life, a pleasant, wholesome smile adds immensely to one's personal charm. Its power for good is inestimable.

It is the meaning of your smile which gives it value. A surface smile is far better than no smile at all, and to have your smile carry weight you must put life into it. Put spirit, life and meaning into your mental attitude, then paint it with a smile and people will believe in you because you will have complied with one of the laws of success.—*Esoteric Bulletin*.

The human race has been very slow in grasping that most evident fact that mental conditions create physical and material conditions. Never was a truer axiom given to the world than "As a man thinketh in his heart, so is he." Not what he thinks on the surface or what other people tell him to think, but what he believes in the generative deeps of him. If people think themselves poor or unlucky or diseased they bring themselves directly in line with all the unlucky, poverty stricken, unhealthy thought of the world; on the contrary, if they think and believe and know that they belong to an opulent, loving, healthy manifestation, they will place themselves where they will attract opulence and health and love.—Grace M. Brown.

High Resolve

By Helen Keller

I HAVE, like other people, I suppose, made many resolutions that I have broken or only half kept, but the one which I send you, and which was in my mind long before it took the form of a resolution, is a keynote of my life. It is this: always to regard as mere impertinence of fate the handicaps which were placed upon my life almost at the beginning. I resolved that they should not crush or dwarf my soul, but rather be made to "blossom like Aaron's rod, with flowers."

It Is Not Easy

To apologize,
To begin over,
To admit error,
To be unselfish,
To take advice,
To be charitable,
To be considerate,
To keep on trying,
To think and then act,
To profit by mistakes,
To forgive and forget,
To shoulder a deserved blame,
BUT IT ALWAYS PAYS.
—*Doherty News*.

The True Self

Why Each Individual Knows the World of Nature Only Through His Own Consciousness

By Eugene Del Mar

THERE is neither end to individual growth nor limit to individual power. There is neither beginning nor end, and, as one may attain neither to the Perfect nor to the Absolute, the process of growth is eternal.

The universe is the manifestation of an infinite range of vibrations. To each individual the universe is that with which he is in correspondence. One feels, touches, tastes, smells, hears and sees vibrations only, and he discerns those alone with which his senses are in harmonious relation. The vibrations of one's environment with which he does not vibrate are non-existent to him. One's state of unfoldment determines with what he shall be in conscious correspondence, though continually one may attune himself to wider ranges of vibration, and thereby ever enlarge his environment.

One sees, hears or discerns only what he is. Nothing befalls one that is not of the developed nature of the Self. None but one's Self does he meet on the highway of life. If one is true, truth hastens to him; if he is false, falsehoods will be his companions.

Within each individual lies the origin of the cause of whatever comes to him. No evil reaches one except he has built it into his world. No desirable condition may come into one's life unless he possess that which invites it, and so attracts it. Man is a creator, and life is what he interprets and makes it.

One knows environment only by its influence upon the Self. Each individual sees the world as he is, in the measure of his own unfoldment. Each finds without that which is within. Everything bears the aspect one gives it, for one always sees his own idea.

One sees another's idea only if his own be a likeness of the other's. To each individual the universe is a reflection of the Self. He alone who has realized great beauty within sees it overflowing without in nature and environment.

THE world grows beautiful to one as his own ugliness is sliminated. To alter one's world, he must change his consciousness, for they are ever in correspondence. Always an exact agreement is maintained. Truth is eternal, so that any change of one's relation to it is a matter of consciousness.

One cannot comprehend that which is greater than himself. It requires character to read character and one alone may interpret love. To understand greatness one must be great. One can promote nobility in another only as he is noble. One's heroes are ideals of the Self, and one's idea of Divinity is but the highest conception of the spiritual Self. Man has bestowed the name of "God" upon his highest and noblest ideal of his ideal Self.

One sees in a book that which he takes to it. From any book each will get something different. One that is as widely read as the Bible necessarily has millions of interpretations. It has inspiration to the extent that the reader is inspired. One finds in it whatever he takes to it, and he sees in it that only which already has been developed in his consciousness.

One appreciates a work of art only to the degree that he is receptive to the beautiful and is conversant with the principles of art. That to which one fails to be in correspondence or unfoldment is non-existent to him.

To the degree that one's capacity to enjoy and understand them has been developed, the beauty of the earth and of life belong to him. The wealth of a conservatory consists in the intelligent appreciation of the plants and flowers contained therein, rather than in their color, fragrance or graceful proportion. The delight which these awaken in the soul of the beholder constitutes their value.

TO recognize music one must have music harmony in his composition. In order that music attract and hold

attention, it must be keyed to a correspondence with the vibration and state of mind of the hearer.

The beauty of nature and the good or evil of the world is in the consciousness alone. Each individual knows the world of nature only in its relation to his own consciousness. To each one, all the delicacy, the wonders and the harmonies of nature are the shadings of his inner life.

The beautiful tints of light and color which one associates with objects so readily are impressions wholly within the mind. Light exists in mind only, for, except when seen with a living eye, nature is neither in light nor darkness. The world is what each one makes it; for only so much of it is revealed as each can grasp, nor need one seek to conceal profound esoteric truths, for they may not be discerned by the ignorant.

A different world exists for each individual. The world is harmonious to one whose soul is at peace. To one whose soul is convulsed, discord prevails, even though outward harmonies may surround him. Only the sounds to which one is attuned will reach his ears. If one has cultivated the minor notes of pain and sorrow only, life will give forth a vast wail of agony.

If one hate, he responds to notes of hatred. If one love, correspondingly he responds to those of love. No two see alike. In a world which is everywhere governed by the same law, no two interpretations of the same thing are identical, for the individual factor enters into every phase of human experience.

THE more nearly poised one is, the more he sees, hears and feels. The more harmonious one is within himself, the more harmoniously he responds to all outer conditions. The more harmony to which one has become attuned the more able is he to discern the harmonies of others.

The more unperturbed one is, the deeper and wider the range of vibrations to which his physical senses respond, the more profound the beauties

that appeal to him, and the more exquisite his enjoyment.

A deeper knowledge of anything—history, biography, science—means more inclusive knowledge of the Self. There is no other knowledge. To the extent that one knows the Self is another revealed to him, and the revelation is inclusive to one who knows himself completely. When one is master of the Self, the universe is his domain. He who knows the Self knows God.

One loves others to the extent that they reflect the Self. Love is Self-recognition, and one's love of others is the love of the Self. Each loves his own ideals. Even lovers love not each other, but their own mental pictures. Never has one seen either his friend or his Self. Each pictures others in his own light and discerns others in his own proportions. To the cold-hearted the world seems cold. To admire courage one must have ideals of courage even though he be not courageous himself. To revere purity one must be pure.

To judge another's motives, which one can never know, is to pass judgment upon the motives of the Self. To condemn another's motives is to express condemnation of one's own motives. One is more lenient with others as he judges the Self more kindly.

Whatever one sees in others must have already been a phase of development of the Self. One can recognize only that to which he has evolved; and although he manifest no longer the traits or conditions he discerns in others, he can understand their meaning by reason of having experienced them himself.

JUDGING another's motives establishes a standard of Self-condemnation, since of necessity one judges others from his own standpoint. As each individual is a law unto himself and is capable only of judgment from his own point of view, he is unable to pass fair judgment upon another.

Forever each one is being judged and weighed in his own soul. The Self is the judge, and the permanency and

intensity of one's happiness constitute the judgment.

Life is a school of Self-development. Its lesson for each individual is Self-realization, expression and manifestation, whose trend is ever toward Self-completion, and nature is ever conspiring to assist in the process. Essentially all that one does is intended for the comfort and happiness of the Self. Even in the life of the greatest service it is the dominant factor, and it covers and includes every possible degree of consideration for others.

The essential of heroic acts and of Self-sacrifice, as it is called, is not the forgetfulness of Self, but rather its intense recognition and assertion. Such conduct implies understanding of the inherent power and grandeur of the Self and of its relation to the Infinite.

One's benefit to others is the measure of his usefulness to the Self. To the extent that one's comfort and happiness conduce to the development and permanent well-being of others is his place of growth measured and determined. The highest consideration of Self involves the highest consideration of others. Each attracts happiness or harmony as he confers it, and he suffers to the extent that he injures or believes that he injures others. One assists others in the degree that he enables them to assist themselves.

Each is responsible directly for his own individual life and happiness. One has no direct responsibility for others, but he benefits others through his own growth. Indirectly only does one's happiness or misery make for the happiness or misery of others.

THE reward or punishment is in an act itself, so that one is punished by his acts and not for them. He who intentionally brings sorrow to others stifles happiness within himself. In teaching songs of gladness to others one opens fountains of melody in his own heart and soul.

Entertaining a conception of the separateness of Self and the opposition of one's interests to those of others, the consideration of Self alone is cramping, demoralizing and destructive. But

from the viewpoint of the unity of the Self with all others, and of the identity of interest, the consideration of Self is expanding, elevating and constructive.

"The difference between seeing for ourselves alone, and of seeing for ourselves and all others equally, is one of injustice and justice, of hell and heaven."

Let us truly love the Self! To do this one must love others, which is as beneficial to him as it is harmful to hate them. Justice to the Self involves justice to others. If one would bring peace, power and happiness to himself, he must love only.—*Now.*

Adventures In Self-Reliance

MR. B. C. FORBES is a journalist who has interviewed all sorts of important business men. He has an interesting article entitled "My Adventures in Self-Reliance," in the November issue of the American Magazine, from which the following is digested:

"The question most frequently asked me, especially by salesmen," says Mr. Forbes, "is how I have been able to get the very biggest financial, industrial, railroad, and mercantile leaders in America to open up and talk to me unreservedly.

"Briefly, you must earn a reputation for unimpeachable truthfulness, for trustworthiness, for accuracy, for fairness, and for knowing your job. Win the confidence of one leader in any line and he will gladly recommend others not to be afraid to have dealings with you. The richest man in the world gave me as the most important step to success, 'First earn a credit, a character, a reputation.'

"The only way I know of to earn a reputation is to fill your job better than it has been filled before, to tell the truth, and to save enough money so that you can be able to tell anyone who tries to put anything over on you to go plumb to where he belongs. Be courteous; be gentlemanly; be obliging; do everything you can for others; but lick nobody's boots. Kow-tow to no one. Fear no one. Every real man, whether he be a multi-millionaire employer or a day laborer, admires a man who neither swaggers nor cringes, who respects himself too much to show disrespect to others worthy of respect."

The busy world shoves angrily aside the man who stands with arms akimbo set, until occasion tells him what to do; and he who waits to have his task marked out shall die and leave his errand unfulfilled.—[James Russell Lowell.

Accurate Thinking

MOST people think far less than they think they think.

A large share of our thinking is a matter of habit—unconscious habit. Our decisions and opinions are formed, not as a result of observation, facts and logical deductions, but largely by *unconscious prejudices*. We unconsciously establish certain habits of thought as a result of certain ideas which we often hear repeated or which our environment encourages. Thereafter we interpret facts and conditions in accordance with these habits and prejudices, rather than from the viewpoint of reason.

As a result, there are many problems touching our daily lives that we do not even know exist, although their successful solution would increase efficiency and happiness.

Instead of maintaining a steady course in the direction of successful and efficient living we blunder along spending energy and time in the correction of previous errors which are the result of our lack of intelligent thought.

Suggestion easily controls thought, or rather is accepted as a substitute for thought. A statement often repeated comes to be accepted at its face value. Phrases which make a strong emotional appeal are especially liable to mislead one. A phrase may have little real basis in fact in order to exert a powerful influence provided it is cleverly designed to play upon the emotions and thus control the whole course of life.

One of the best safeguards to clear and accurate thinking is to avoid too hasty decisions. Whenever a situation presents itself the natural tendency is to decide and act upon impulse, which is often controlled by prejudice, by ready-made thought habits. If you will wait a bit and *examine the impulse* in the light of reason and principle, if you will look ahead to results, you will get a clearer, more correct view and make fewer mistakes. It is the ability to think clearly and look ahead, planned, co-ordinated action, which makes men masters of finance or successful in any line of work.—*Nautilus*.

Be Careful What You Say

*In speaking of a person's fault,
Pray don't forget your own;
Remember those with houses of glass
Should never throw a stone.
If we had nothing else to do
Than talk of those who sin,
'Tis better we commence at home
And from that point begin.
We have no right to judge a man
Until he's fairly tried;
Should we not like his company
We know the world is wide.
Some have faults—and who have not?—
The old as well as young.
Perhaps we may, for aught we know,
Have fifty to their one.
Then let us all, when we begin
To slander friend or foe,
Think of the harm one word may do
To those we little know.
Remember, curses sometimes, like
Our chickens, roost at home
Don't speak of others' faults until
You have none of your own.*

—A. Harfield.

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By W. C. HOLMAN

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About a year ago we purchased several hundred copies of "Ginger Talks" for our men. We believe our sales were largely increased from the use of this book. We consider "Ginger Talks" to be the best article along this line now published and heartily recommend it to any salesmanager.—*(Geo. Kuhs, Vice-Pres. Bankers Life Co., Des Moines, Iowa.*

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Psychology and Religion

A More Extensive Knowledge of the Soul Will Enable Us to Get in Closer Touch with Divine Power

By Dr. Wm. Franklin Kelley

IN PREMISING natural law as the foundation of psychology study, we at once show that our investigation is scientific rather than religious. as students of science in quest of truth, our research takes us where it will, we have no choice. But the very nature of all science forbids the invasion of religion except to expose error and advance the truth. Surely to this no one need object, for no one seriously desires to remain in ignorance and sin. Knowledge is the liberator and impelling force of progress.

The science of psychology the same as astronomy, mathematics, or any of the other sciences, may reveal facts or touch upon theories with which religion is concerned, but in no way does psychology infringe upon the ground of theology, except in the educational sense as to other sciences.

The fact that psychology deals with the mind, soul or spiritual nature of man makes it imperative to consider the relation of mind to matter, and to demonstrate the way the mind acts in and through the body. It is only in this regard that psychology touches upon religion. And no one who believes in the teaching of the Bible, either of the old or new testament, need object to a study which attempts to show the relationship of the soul to the body, or to a study of the laws, powers and possibilities of the soul.

The fact that man has a soul is one of the eternal verities of religion. Indeed if man has no soul there is no need of religion. Why then object to the science which ventures to support this all important issue? Every Christian should be heart and soul in favor of furthering the study and investigations of psychology.

Psychology has proved itself the surest, best and safest guide in demonstrating the truths of things spiritual. It is religion's most powerful ally, and is a study which should be the constant companion of every theologian,

as well as of everyone who seriously desires to know the truth about the deeper things of life.

The student need have no fear that psychology will do away with his religion or separate him from the church. With few exceptions, the leading ministers of all denominations take a more or less deep interest in psychology and its findings, and welcome its advance.

PSYCHOLOGY offers no creed nor dogma, but gives a plain, rational, scientific explanation of the nature and phenomena of the soul; presenting its truth in a thoroughly scientific manner which is in full accord with SOUND RELIGION, RATIONAL PHILOSOPHY and demonstrable science. Sir A. Conan Doyle has recently expressed his surprise and regret that the church does not strive more to understand the findings of psychology.

Modern learning is being forced by scientific analysis to discard all theories and speculative dogma. The result is a growing tendency on the part of progressive thinkers, who are at all concerned with man's spiritual and higher mental development, to study the mind and psychic research, instead of contenting themselves with speculative belief.

People of today are more and more inclined to accept exact learning, based upon scientific demonstration, in preference to religious, philosophic, or scientific assumption. I include scientific assumption in my criticism of "dogma," because much of that which is commonly recognized to be scientific is nothing more than someone's personal opinion, but which is only too often taken for science.

This tendency on the part of civilization to insist on facts and repeatable demonstrations is clearly the mark of enlightenment and progress. Demonstrated facts should always be the high standard of reasoning, whether the investigation pertains to religious, psychological, or scientific research, for

it is the only true test of exact knowledge.

THAT which cannot be actually demonstrated by scientific methods or established by logic based on such demonstration, cannot be otherwise than assumed.

While it is possible that one may have experiences or possess knowledge which cannot be imparted to another, it is evident that such experience or knowledge conforms in some way or other, to the established order of the universe; and may under the right conditions be made known to others. If this is not a fact, then the experience is not properly understood, and the so-called knowledge is merely assumption or belief.

Before going deeper into the discussion of psychology, a word about obstacles in the path of progress may not be amiss. There are some very good people who violently oppose new ideas, particularly when they suspect that the new idea is going to infringe upon their personal belief.

Some people have such a small conception of life that they fear the encroachment of anything better lest they be compelled to evolve to a higher standard of enlightenment. This, of course, is not consciously acknowledged on their part; nevertheless, the actions of such people demonstrate the truthfulness of the accusation.

Thought power is the power which rules the world. To introduce a new idea into the mind, and to dispel ignorance, it follows as the night the day, that a person's way of living must ultimately change. It is owing to this fact that many people resent psychological investigation. Many scientific scholars of materialistic tendencies oppose the advancement of psychology for no reason other than preconceived opinions. They realize that should the tenets of psychology prove true, it would be the death knell of materialism.

Perhaps such people have a tenable cause for fearing the advancement of psychological investigation. But this does not hold true with those who

profess religion. Whether you are Catholic or Protestant the verities of your religion will only be enhanced by the findings of psychology.

HYPOTHESES, theories and beliefs are but the instruments of the mind designed to aid in solving the mysteries of life, its nature, origin and destiny. When these instruments fail to serve this purpose they are useless and should be discarded.

If what you believe does not aid you to be better, healthier and happier, you had better change your belief. If what you disbelieve bars you from enjoying the blessings and the good things which others by virtue of their beliefs enjoy, you should adopt the better viewpoint. It is not a very good brand of religion which does not help people to be better, bigger, healthier and happier.

Theories and creeds are well and good as instruments of the mind to assist in getting a better understanding of things. But when an instrument is antiquated and useless, it should be discarded, and a new platform adopted which will better serve the purpose of life.

Any system of culture or individual belief which stands in the way of learning, and in the path of human progress, is an obstacle to evolution and of civilization. Are you hampered by one of these obstacles? Is your belief a hindrance to your progress and that of civilization?

If so, is it not advisable that you change your way of thinking, and adopt something which will be helpful to you, and aid you in being of greater service to society?

In the beginning of the world the Creator designed and decreed, through the laws of Nature, the consequence of every mode of action of personal beings as well as of the rest of creation, but did not decree how man should act.

The precept was this: "Here are my laws defining my will, obey and live, disobey and die." In this great truth lies man's freedom, and also his tremendous responsibility.

THERE is in man a force called Will, which enables him to choose which of Nature's laws shall determine his destiny. Man cannot evade these laws, but by will, his actions, his desires, his passions, his hopes and fears, his feelings and other mental and emotional attitudes, he determines his fate, by bringing himself in harmony or discord with laws which govern his life.

Thus we see that man's fate and destiny is determined by himself. He chooses the path of his own life, but Nature determines the thorns and roses which grow there. The beauty of this wonderful truth is that man is not destined to stay in any chosen path.

He may, by the grace of God and the force of an awakened personality, change his mind, habits, life and destiny. This ability to choose makes man a God-like individual. If he accepts the path of right doing, which is obedience to the will of God, man becomes a creature divine, a child of God.

The divine nature of the soul permitting human supervision over individual activity, is the one thing which raises man to the height of moral responsibility. Thus man is able to add or subtract from his life, attributes which modify his characteristics as he chooses.

But for man to rise to his highest point of efficiency and be at his best, he must conform his life to the original design of Divine perfection. An example of this compliance with the Divine plan was given to us in the life of Christ, and we were told that the one who would follow in the footsteps of the Master would be able to achieve like results.

THERE is within every human being a divine spark or spiritual self, made in the image and likeness of God. It is the perfect self; the perfect man in embryo; the plan of what man shall be when he has attained the goal of his evolution. This innate spark of divinity is the source of man's life.

We may say that it is the God within; to say the least, it is the most divine attribute of man's nature, and may be considered as the medium of human contact with God.

This principle is one of the vital points of religion. It is also a vital point of practical psychology. The fact that there is in man a potential perfection, makes possible the attainment of that perfection in real life.

From this viewpoint we see that you and I at the heart of our being are one with God. It is in this sense that the Bible statement is true, which says: "Ye are Gods." In order to awaken our consciousness and establish our relation with God, or attain a higher state of perfection, it is necessary that we develop better bodies and better minds.

By gaining a more extensive knowledge of the soul, we may more intelligently comply with the laws of life, and be better able to give the Spirit of God full sway in our lives.

Thus by knowing more about our own soul and the laws which govern it, we are enabled to get in closer touch with the Divine Power of our being.

This is the solution of the marvelous works of the Master. By sin man has become separated from God. The Divine likeness within has, to a greater or less degree, been covered up by false opinions, beliefs and disbeliefs. Owing to this separation, man is subject to disease, suffering, sickness and death.

But by freeing the soul from the erroneous ideas and false impressions, it is possible for mankind to get in touch again with his Maker, and order his life according to the original plan of perfection.—*Now.*

If one admires the patience, gentleness, sweetness and unfailing energy of another; if he finds himself renewed and invigorated and inspired by such contact,—why does he not himself so live that he may bring the same renewal and inspiration to others?—*Lillian Whiting.*

Alone with Conscience

I.

*I sat alone with my conscience
In a place where time had ceased
And we talked of my former living
In the land where the years had increased,
And I felt I should have to answer
The questions it put to me,
And to face the question and answer
Throughout an eternity.*

II.

*The ghosts of forgotten actions
Came floating before my sight
And the things that I thought were dead
things
Were alive with a terrible might.
And the vision of all my past life
Was an awful thing to face
Alone with my conscience sitting
In that silently solemn place.*

III.

*And I thought of a far-away warnin,
Of a sorrow that was to be mine
In a land that was then the future
And now is the present time,
And I thought of my former thinking
Of the Judgment day to be;
But sitting alone with my conscience
Seemed judgment enough for me.*

IV.

*And I wondered if there was a future
To this land beyond the grave,
But no one gave me an answer
And no one came to save;
Then I felt that the Future was present
And the present never would go by
For it was but the thought of my past life
Grown into eternity.*

V.

*Then I woke from my timely dreaming
And the vision passed away,
And I knew that the far-away warning
Was a warning of yesterday.
And I pray that I may not forget it
In this land beyond the grave
That I may not cry out in the future
And no one come to save.*

VI.

*And so, I have learned a lesson,
Which I ought to have known before,
And which though I learned it dreaming,
I hope to forget no more.
So I sit alone with my conscience
In the place where the years increase,
And I try to think of the future
In the land where time will cease
And I know of the future judgment
How dreadful so 'er it be
That to sit alone with my conscience
Will be judgment enough for me.*

—Author Unknown to Us.

Because I cannot quite comprehend something is no reason that it may not be a fact to a mind which is more enlarged than mine. Naturally we cannot see beyond our own plane of consciousness, but it is glorious to know that every hour our consciousness becomes more energized by our desire for truth and our vision is therefore broadened. Surely we may be willing to trust that there are in the unseen many things now unknown to us when we are aware of the many other things which we are privileged to see and know.—Grace M. Brown.

Education

E DUCATION is the enlargement and enrichment of the mind. Training is making the mind a more effective tool. Education is giving the mind a cubical relation, breadth, height and depth. Training is grinding the mind to a keen-cutting edge. Education consists in giving to the mind, vision, prevision.—Dr. Charles F. Thwing, President, Western Reserve University.

Keep Your Word

N O government, no employer, no person having any reputation to protect, can afford to enter into contractual relations with any organization which systematically or repeatedly violates its contracts.

No organization can long endure that sets up its own strength as being superior to its plighted faith or its duty to society at large.—President Wilson.

Leaders of men, men who have blazed new paths for civilization, have always been precedent breakers. It is ever the man who believes in his own idea; who can think and act without a crowd to back him; who is not afraid to stand alone; who is bold, original, resourceful; who has the courage to go where others have never been, to do what others have never done, that accomplishes things, that leaves his mark on his times.—Marden.

“Closing The Sale”

It's Not Persistence but Tact and Knowledge That Brings Orders

By W. C. Holman

Former Sales Manager of the National Cash Register Co.

WHEN you have made a successful approach, secured the attention of your prospect and cleverly worked up his interest in your proposition there still remains an end to be achieved, and that is to turn his interest into conviction—to move him to action—to secure his order.

Many salesmen made the mistake of supposing that a prospect's interest is equivalent to conviction; that because the prospect is willing to listen to the selling talk, and willing even to ask questions concerning the propositions, he is therefore in a state of mind where he is willing to buy.

But often in such a case when the salesman comes to request the signature on the dotted line he receives the shock of a refusal—a refusal that remains unexplained in his own mind because he has not learned the difference between interesting a man and convincing him.

We often hear a salesman say, “I don't understand why I didn't get Brown's order. I had him worked up to the point where he was interested, I thought I had him right where I wanted him but somehow he squirmed away from me when it came to the closing point. That man's mind is as changeable as the wind.”

THE salesman is wrong. The trouble with the prospect's mind was not that it changed at the end, but that it hadn't been changed at the beginning or at any time afterward. The prospect had been interested but not convinced.

In every phase of life interest falls short of conviction. Men may be deeply interested in political or religious doctrines without having any convictions concerning them. Since time immemorial men have attended religious meetings with interest without being converted, and have crowded into political halls to listen intently to speeches which

advocated principles in which they had no particular belief.

Thousands of things interest the human mind that never penetrate beneath its surface to the springs of action. It is possible for a crowd to stand upon a street corner and listen intently to a street fakir for an hour without being prompted by the slightest desire to buy anything from him. Human curiosity leads us to take an interest in a vast number of things that touch no depths within us. If you are going to move a man to action you must stir more than his interest, you must reach his convictions.

THE ability that closes sales is the ability to convince. All that goes before this is merely preliminary; necessary preliminary, it is true, but only preliminary after all. Getting a man's attention and stirring his interest is merely sparring for position—reaching his convictions is the knockout blow that strikes home and does the business.

A man under the influence of conviction is bound to act. If he is in a religious meeting he is going to get on his feet and go up to the mourner's bench. If he is in a political meeting he is going to walk out and cast his vote. If he is listening to a traveling man's selling talk he is going to take the proffered fountain pen in his hand and sign the order.

It is useless to try to sign a man until you have him convinced. Thousands of orders are lost every day by salesmen who try too soon to secure the signature. Convince your man as soon as you can. Do it in two minutes, if possible, but don't try to sign him until you have done so.

THERE is a great class of hammer-and-tongs salesmen who try to make mere urging or persuasion take the place of conviction. Salesman Jones

calls on Prospect Smith on Monday, interests him in his proposition, asks for his order and gets turned down. Priding himself upon his persistence he goes back the next day and uses his powers of persuasion once more—demands the order the second time; and is once more turned down. As often as he returns to the charge he gets the same result. Such a salesman is using the futile methods that are employed by the small boy who vainly pleads with his father to be allowed to go to the circus: "Please let me go; I want to go; why won't you let me go; please let me go; please let me go; please; please."

We all know countless salesmen of this type—persistent, wooden-headed chaps who keep coming to us and demanding that which they have given us no vital reason for yielding. And these unintelligent, wooden-pated individuals imagine that they are showing a high class of salesmanship by their everlasting, boring persistence.

PERSISTENCE is a great salesman's quality; but the salesman should use his persistence in thinking up new arguments, in studying new ways of making his propositions convincing to a customer—not merely in going back to him time after time with the same bare demand for an order.

Merely hammering away at a man is not convincing him. To convince a man is to make him believe what you believe. And to make a man believe what you believe you must give him the same evidence that has brought about your own conviction.

We convert men to our belief not by urging, but by evidence, by reasons, so vividly drawn, so perfectly grouped and organized and harmoniously arranged that they appeal to the eye of the mind as a painter's masterpiece appeals to the bodily eye.

This is what we mean when we say we have made a man see a thing that we are explaining to him. He literally does see it with the eye of his mind—all the different parts are present in the picture. All the evidence has been knitted together into a complete unit—

every part strengthening each other part. Cut out any of these parts, or disarrange them, merely stick them together carelessly, and the picture disappears—the effect of unity and proportion and strength disappears—the value of the picture is gone, or, rather, there is no picture any more.

THE salesman has in his own mind an absolute belief in his product—a mental image of its great value, but he forgets that picture is made up of many parts and that to convince the customer he must first photograph all those parts, that complete picture, upon the prospect's mind. He must make the prospect see the case as the salesman sees it, with the same high lights, the same perspective, the same grouping of ideas. The prospect's mind is a blank so far as the advantages of the purchase are concerned. The salesman must photograph upon it the same picture of those advantages that he sees. He may be able to draw this picture with a few quick master strokes, a few bold and striking sweeps, as a Gibson secures his striking results in black and white; or he may be a salesman of another type who paints his picture—builds up the conception in the prospect's mind—bit by bit, with careful touches here and there until the whole is completed. But in either case he can't get the order until he has made this transference of the idea to the prospect's mind.

THE lawyer convinces a jury when he makes them see the crime as he sees it. Daniel Webster convinced the jury in the famous White case, when he took the bits of evidence that had been brought forth by the trial and with them built up the picture of the murderer creeping upon his victims. Stroke by stroke he sketched in the outlines of the crime. He picked up the bits of evidence, on the point of his brush, painted them in one by one, until the jury saw the crime complete; exactly as it occurred. Conviction was instantaneous and unanimous.

Now suppose Webster had gone to that jury day after day with a mere in-

sistent request that they bring a verdict of guilty had pleaded and persuaded and urged and demanded that they should do the thing that he wanted them to do. They would have given him the same answer that we give to the persistent life insurance man who is no artist. Wearied to death, their minds a blank so far as the picture of the murder that Webster had in his mind was concerned, lacking his conception of the crime built up by countless shreds of evidence; seeing nothing that he saw, and hearing nothing but his mere demand for the verdict he wanted, they would have steeled their hearts against him and harbored the same desire to do him bodily injury that we harbor toward the inartistic life insurance man who bores us.

SUPPOSE a salesman is selling advertising space. He goes to the prospect and says: "I want you to take a page of this magazine." The prospect says, "No." His mind is a blank so far as the advantages of advertising space in that magazine are concerned. Would the salesman land his order by attempting to rush him, to force a demand upon him, by attempting persuasion and urging? Never. The more insistent grow his demands the wrathier the prospect will become. Yet many advertising solicitors are of exactly this type.

"Take a page this month," they say. "Oh, come on and take a page; you had better take a page; I want you to take a page; you ought to take a page."

There is one advertising solicitor I know who used to paint so alluring a picture of the advantages of advertising in a certain magazine on general business topics published in Chicago that he was absolutely irresistible. He never went to a man in his life with a bare request or demand that that man should take Advertising in his publication. He would walk into a man's office and get his mind in play upon some question connected with the prospect's business; skilfully gain his attention and lead it round gradually to the general question of profitable advertising methods.

HE NEVER failed to have three or four pointers at hand that would be valuable in different departments of the prospect's business; things that he had picked up during his visits to other factories and offices. He would comment on the copy that the advertiser was running in various periodicals, and he used to make sure by a careful and profound study beforehand that his comments were valuable.

Having made his presence helpful, having secured attention, interest and favorable consideration by the valuable personal comments he had made, he would skilfully introduce some vital fact concerning the quality of his own magazine. "Which would you rather do," he would say, "stand in front of a factory gate at noon when the mob was pouring forth, and shout the advantages of your typewriter to the miscellaneous mob of hurrying individuals, only one in a hundred of whom could use a typewriter, or be invited into the manager's private office, into the quiet and calm of the manager's presence—sit there in the sanctum so difficult to penetrate, and there have an opportunity to state the advantages of your typewriter to the manager himself? Now our magazine goes into 36,000 just such private offices as this, offices of business men, managers in business, men at the head of affairs, men with buying power—thirty-six thousand such men, every one successful, every one in a position of authority, every one with the power to sign checks, every one with a vital need of the very kind of product you are selling."

WHEN that Chicago solicitor walked in upon an office man he took it for granted that the prospect's mind was a blank so far as the advantages of his proposition were concerned. Did he assault the business man hammer and tongs, the minute he had his attention with a demand for an order? No, he went to work with the skill of an artist to paint upon that man's mind the same conception of the advantages of his product that he, the salesman himself,

(Concluded on next page.)

"Passing the Buck" Never Really Gets a Man Anywhere

NOTHING develops any human being," says Mr. Whitman in the American, "quite so much as meeting every single obligation, real or implied, that he ever assumes. The present-day habit, known in slang as 'passing the buck,' is keeping thousands of men from success. Whatever you may have agreed to do, even if it seems unwise or unreasonable afterward, is the thing that must be done at all costs. To accept the full measure of today's duties and responsibilities automatically fits you for greater duties and responsibilities tomorrow.

"Many a man, unendowed with special brilliancy, has driven through to real commercial success just because his word was good—and everyone who did business with him knew it was good.

"If every man who sells merchandise would insist that buyers live up to the terms of the sale; if buyers would solemnly determine never to buy beyond the needs of their business or their capacity for paying; if no one would cancel orders under pressure—thus passing along the burden, with possible losses to someone else—we would straightway enter into a new and golden era of American business."

had in his own mind. Stroke by stroke he sketched in the outline, skilfully holding the prospect's attention and interest in play by comments on the prospect's own business. Insidiously he inserted the wedge of his arguments—the points of his brushes with which he painted in the detail of his picture. With quiet but rapid motions he dashed in the color, and when the prospect had the same vivid realization as the salesman of the thing that was in the salesman's mind—the same picture of the advantages of the magazine as an advertising medium—the prospect would almost rise up of himself and demand the privilege of signing a six months' contract.

It would pay all of us to follow this solicitor's methods.

Little Business Maxims

If you would sell others, first be thoroughly sold yourself.

To have friends, be one.

To be happy, scatter sunshine to others.

If you would succeed—never give up.

If you have an enemy—make a friend of him.

—Dora Gross.

Being a "Hired Man"

"YOU cannot measure success by the rule of money alone," says Homer L. Ferguson, president and general manager of the Newport News Ship Building and Dry Dock Company at Newport News, Virginia, in an article in the November American Magazine, from which the following is digested:

"I am a plain hired man," says Mr. Ferguson, "working for my pay, just as do the office boys, or the negro laborers out in the shipyard. Therefore I belong to the majority. I am not in business for myself; and, further than that, I never expect to be in business for myself; for the very reason that—in my own, and, in fact, in any business requiring an extensive plant and investment—going into business for one's self is a limitation and not an extension of power.

"The big fun in life is *doing* things; and there is a far greater opportunity to do important things where someone else has collected and invested the capital than where you have to get the capital yourself, and probably must struggle along with a constant anxiety about the money your business needs, instead of being free to give your whole mind and energy to the *work* you want to do.

"This business of being discontented because you do not own the works, but simply have a job there, is pure nonsense, I think. In my opinion, most of the people who refuse to work because they are working for somebody other than themselves would be equally useless if they *were* working for themselves. Their real trouble is that they are hunting for an excuse not to work."

Capital and Labor and the Golden Rule

Five Points of Agreement Suggested upon Which Right Thinking Men May Get Together

By Otto H. Kahn

Of Koehn, Loeb and Company, New York

THE principle on which all concerned should deal with the labor question appears to me plain. It is the principle of the Golden Rule. I think the formula should be that, first, labor is entitled to a living wage; after that, capital is entitled to a living wage; what is left over belongs to both capital and labor, in such proportion as fairness and equity and reason shall determine in all cases.

The application of that formula is, of course, complex and difficult, because there are so many different kinds of labor, there are so many different kinds of capital. Not infrequently the laborer and capitalist overlap and merge into one. You have skilled labor and unskilled labor and casual labor, you have the small employer, the large individual employer, the corporate employer, the inventor, the prospector, etc. And then, circumstances and conditions vary greatly, of course, in different parts of the country and in different industries.

It is impossible to measure by the same yardstick everywhere, but the principle of fairness can be stated, the desire can be stated to do everything possible to bring about good feeling and good understanding between labor and capital, and willingly and freely to co-operate so that labor shall receive its fair share in the fruits of industry, not only by way of a wage return, but

of an adequate return also in those less tangible things which make for contentment and happiness.

IT seems to me that, in the main, right-thinking men of capital and of labor would concur in the following points:

1. The workman is neither a machine nor a commodity. He is a collaborator with capital. (I do not use the word "partner," because partnership implies sharing in the risks and losses of the business, which risks and losses labor does not and cannot be expected to share, except to a limited extent and indirectly). He must be given an effective voice in determining jointly with the employer the conditions under which

he works, either through committees in each factory or other unit, or through labor unions, or through both. Individual capacity, industry, and ambition must receive encouragement and recognition. The employer's attitude should not be one of patronizing or grudging concession, but frank and willing recognition of the dignity of the status of the worker and of the consideration due to him in his feelings and viewpoints.

Everything practicable must be done to infuse interest and conscious purpose into his work, and to diminish the sense of drudgery and monotony of his daily task. The closest possible contact must

"The workman," Mr. Kahn says in this article, which is a digest of an address before the Carnegie Institute, in Pittsburgh, "is neither a machine or a commodity. He is a collaborator with capital." Continuing Mr. Kahn says:

"His living conditions must be made dignified and attractive. He must be relieved of the dread of sickness, unemployment and old age. He must receive a wage which . . . permits him . . . to lay something by . . . to have his share of the comforts, joys and recreations of life."

But those statements are qualified by another, which the workers must be induced to seriously consider, for in it is summed up the cause of much misunderstanding and of the attitude of some employers toward their employees.

"Labor on the other hand," says Mr. Kahn, "must realize that high wages can only be maintained if high production is maintained."

be maintained between employer and employe. Arrangements for the adjustment of grievances must be provided which will work smoothly and instantaneously. Every feasible opportunity must be given to the workman to be informed as to the business of which he forms a part. He must not be deprived of his employment without valid cause. For his own satisfaction and the good of the country, every inducement and facility should be extended to him to become the owner of property.

RESPONSIBILITY has nearly always a sobering and usually a broadening effect. I believe it to be in the interest of labor and capital and the public at large that workmen should participate in industrial responsibilities to the greatest extent compatible with the maintenance of needful order and system and the indispensable unity of management. Therefore, wherever it is practicable and really desired by the employes themselves to have representation on the Board of Direction, I think that should be conceded. It would give them a better notion of the problems, complexities, and cares which the employer has to face. It would tend to allay the suspicions and to remove the misconceptions which, so frequently are the primary cause of trouble. The workman would come to realize that capitalists are not, perhaps, quite as wise and deep as they are given credit for, but, on the other hand, a good deal less grasping and selfish than they are frequently believed to be, a good deal more decent and well meaning, and made of the same human stuff as the worker, without the addition of either horns or claws or hoofs.

2. The worker's living conditions must be made dignified and attractive to himself and his family. Nothing is of greater importance. To provide proper homes for the workers is one of the most urgent and elementary duties of the employer, or, if he has not the necessary means, then it becomes the duty of the State.

3. The worker must be relieved of the dread of sickness, unemployment and old age. It is utterly inadmissible that because industry slackens, or ill-

ness or old age befalls a worker, he and his family should therefore be condemned to suffering or to the dread of suffering. The community must find ways and means of seeing to it, by public works or otherwise, that any man fit and honestly desirous to do an honest day's work shall have an opportunity to earn a living. Those unable to work must be honorably protected. The only ones on whom a civilized community has a right to turn its back are those unwilling to work.

(Some of you may regard certain of the foregoing suggestions as closely approaching Socialism. I believe on the contrary, that measures of the kind and spirit I advocate, so far from being in accord with the real Socialist creed and aim, would be in the nature of effective antidotes against Socialism and kindred plausible fallacies.)

4. The worker must receive a wage which not only permits him to keep body and soul together but to lay something by, to take care of his wife and children, to have his share of the comforts, joys and recreations of life and to be encouraged in the practice and obtain the rewards of thrift.

5. Labor, on the other hand, must realize that high wages can only be maintained if high production is maintained. The restriction of production is a sinister and harmful fallacy, most of all in its effect on labor.

The primary cause of poverty is under-production. Furthermore, lessened production naturally makes for high costs. High wages accompanied by proportionately high cost of the essentials of living don't do the worker any good. And they do the rest of the community a great deal of harm. The welfare of the so-called middle-classes, *i. e.*, the men and women living on moderate incomes, the small shop-keeper, the average professional man, the farmer, etc., is just as important to the community as the welfare of the wage-earner. If through undue exactions, through unfair use of his power, through inadequate output, the workman brings about a condition in which the pressure of high prices becomes intolerable to the middle classes, he will create a class animosity against himself which is bound to be of infinite harm to his legitimate aspirations. Precisely the same, of course, holds true of capital.

THE advent of the machine period in industry somewhat over a century ago brought about a fundamental and violent dislocation of the relationship which had grown up through hundreds of years between employer and employee. The result has been a grave and long-continued maladjustment. In consequence of it for a long period in the past, it must be admitted, unfortunately, labor did not secure a square deal, and society failed to do anything like its full duty by labor. But, more and more of recent years, the conscience and thought of the world have awakened to a recognition of the rights of the working people. Much has been done of late to remedy that maladjustment, the origin of which dates back to the beginning of the Nineteenth Century. The process of rectification has not yet been completed, but it is going on apace. Meanwhile, laboring men should take heed that, in their rightful resentment against former practices of exploitation and in their determination to obtain the redress of just grievances, they do not permit themselves to be misled by plausible fallacies or self-seeking agitators. They must not give credence for instance, to the absurd preachment that practically all wealth other than that produced by the farmer, is the product of the exertions of the workingman.

THERE are, of course, a number of other factors that enter into the creation of wealth. Thus, the "directive faculty," the quality of leadership in thought and action is not only one absolutely needful in all organized undertakings, great or small, but it becomes increasingly rare and, consequently, increasingly more valuable as the object to which it addresses itself increases in size, complexity, difficulty.

Let us take as an example the case of Mr. Henry Ford. Through the organizing genius and enterprise of this absolutely self-made man (not by monopoly, but in keen competition), the automobile, instead of being a luxury of the few, has been brought within the reach of those of modest means.

The cost of the product has been vastly cheapened. The margin of profit on each automobile sold has been greatly diminished. Wages have been very largely increased, the living conditions of employees greatly improved. Work has been found for a great many more men than were employed before.

In other words, every single human factor concerned in either production or consumption has been advantaged. New wealth has been created at the expense of no one. It cannot be said that it was created by the workingman, except in the physical sense. It was not created by either monopoly or privilege. It was created mainly out of Mr. Ford's brain and at his risk.

BY far the largest percentage of this new wealth goes to pay the wages of workingmen and other expenses of the business, but out of what is left, Mr. Ford's share is, by common report, in excess of \$1,000,000 a year.

Did Mr. Ford *earn* \$1,000,000 in one year? If not, how much did he *earn*? By what scale would you measure the proportion due to him of the new wealth created mainly by his faculties?

If he had not been allowed to earn the large sums which he did earn, how and where could he have found the means to enlarge and improve his factory, so as to make possible an enterprise which immensely cheapened the product to the consumer and largely increased the wages to the workingman and the opportunity for employment? Is there any instance where communistic or even merely co-operative undertakings have produced similar results? Is there any instance where governmental management has produced similar results?

OR, to take another instance: The State of Florida existed long before Mr. Henry M. Flagler came upon the scene, but its opportunities were permitted by its people and government to lie largely dormant until Mr. Flagler risked his fortune and employed the power of his creative genius to realize the visions which he conceived as to

the possibilities of that beautiful and richly endowed portion of our national domain. The new wealth, growth, and opportunities which were created by Mr. Flagler's daring and far-flung enterprise, undertaken and carried out by him almost single-handed in the face of scoffing and discouragement and vast difficulties, are almost incalculable. A portion of that new wealth—a considerable portion regarded by itself, but utterly insignificant as compared to the total enrichment of individuals as well as of communities, the state, and the nation—went to Mr. Flagler. Did he earn that reward? Can it be denied that his directive faculty and pioneering genius were a splendid investment to the people of Florida and of the nation, at the compensation he received?

It would be easy to multiply similar instances testifying to the vast additions made to the assets of the community by the genius, daring and efforts of men endowed with the gifts of industrial captaincy.

THE way to progress is not to pull everybody down to a common level of mediocrity, but to stimulate individual effort, and strive to raise the general level of well-being opportunity.

It is not material success which should be abolished; it is poverty and justified discontent which should be abolished.

We cannot abolish poverty by division, but only by multiplication.

It is not by the spoliation of some, but by creating larger assets and broader opportunity for all, that national well-being can and must be enhanced.

I wonder how many people realize that, if all incomes above \$10,000 were taken and distributed among those earnings less than \$10,000, the result, as near as it is possible to figure out, would be that the income of those receiving that distribution would be increased barely ten per cent.

And the result of any such division would be an immense loss in national productivity by turning a powerful and fructifying stream into a mass of rivulets, many of which would simply lose themselves in the sand.

I WONDER how many people know that the frequent and loud assertion that the great bulk of the wealth of the nation is held by a small number of rich men, is wholly false; and that the fact is, on the contrary, that seven-eighths of our national income goes to those with incomes of \$5,000 or less, and but one-eighth to those with incomes above \$5,000. Moreover, those in receipt of incomes of \$5,000 or less, pay little or no income tax, while those having large incomes are subjected to very heavily progressive income taxes.*

WE have often heard it said recently—it has become rather the fashion to say it—that the rulership of the world will henceforth belong to labor. I yield to no one in my respect and sympathy for labor, or in my cordial and sincere support of its just claims. The structure of our institutions cannot stand unless the masses of workmen, farmers, indeed all large strata of society, feel that under and by these institutions they are being given a square deal within the limits, not of Utopia, but of what is sane, right and practicable.

But the rulership of the world will and ought to belong to no one class. It will and ought to belong neither to labor nor to capital, nor to any other class. It will, of right and in fact, belong to those of all classes who acquire title to it by talent, hard work, self-discipline, character, and service.

He is no genuine friend or sound counselor of the people nor a true patriot who recklessly, calculatingly or

*As bearing upon the mischievous allegation so frequently and recklessly made by inciters to class hatred, that capital appropriates to itself the lion's share of the value of the workers' product, certain figures recently quoted in the *New York Tribune* are interesting:

A recent compilation concerning some sixty of the best industrial companies in Germany, over a period of ten years, ending April 1, 1918, showed that out of each \$1,000 earned, \$767 went to labor, \$117 to meet taxes, and \$116 to pay dividends to investors.

If the entire amount thus paid out in dividends on capital had been turned over to the workmen instead, i. e., if the compensation to capital had been entirely eliminated, the result would have been that the average rate of wages would have been increased by less than three cents per hour.

I have not the data available for a similar analysis of the ration of distribution of the fruits of industry between capital and labor in America, but from such cursory investigation as I have made, I am satisfied that the resulting picture here would not be very different from that which the investigation in Europe has disclosed.

ignorantly raises or encourages expectations which cannot or which ought not to be fulfilled.

We must deal with all these things with common sense, mutual trust, with respect for all, and with the aim of guiding our conduct by the standard of liberty, justice and human sympathy. But we must rightly understand liberty. We must resolutely oppose those who in their impatient grasping for unattainable perfection would make of liberty a raging and destructive torrent instead of a majestic and fertilizing stream.

LIBERTY is not fool-proof. For its beneficent working it demands self-restraint, a sane and clear recognition of the reality of things, of the practical and attainable, and a realization of the fact that there are laws of nature and of economics which are immutable and beyond our power to change.

Nothing in history is more pathetic than the record of the instances when one or the other of the peoples of the world rejoicingly followed a new lead which it was promised and fondly believed would bring it to freedom and happiness, and then suddenly found itself, instead, on the old and only too well-trodden lane which goes through suffering and turmoil to disillusionment and reaction.

I suppose most of us when we were twenty knew of a short-cut to the millennium and were impatient, resentful and rather contemptuous of those whose fossilized prejudices or selfishness, as we regarded them, prevented that short-cut from becoming the high road of humanity.

Now that we are older, though we know that our eyes will not behold the millennium, we should still like the nearest possible approach to it, but we have learned that no short-cut leads there and that anybody who claims to have found one is either an imposter or self-deceived.

AMONG those wandering sign-posts to Utopia we find and recognize certain recurrent types:

There are those who in the fervor of their world-improving mission dis-

cover and proclaim certain cure-alls for the ills of humanity, which they fondly and honestly believe to be new and unfailing remedies, but which, as a matter of fact, are hoary with age, having been tried on this old globe of ours at one time or another, in one of its parts or another, long ago—tried and found wanting and discarded after sad disillusionment.

There are the spokesmen of sophomorphism rampant, strutting about in the cloak of superior knowledge, mischievously and noisily, to the disturbance of quiet and orderly mental processes and sane progress.

There are the sentimental, unseasoned, intolerant and cocksure "advanced thinkers" claiming leave to set the world by the ears, and with their strident and ceaseless voices to drown the views of those who are too busy doing to indulge in much talking.

There are the self-seeking demagogues and various related types, and finally there are the preachers and devotees of liberty run amuck, who in fanatical obsession would place a visionary and narrow class interest and a sloppy internationalism above patriotism, and with whom class hatred and envy have become a ruling passion. They are perniciously, ceaselessly and vociferously active, though constituting but a small minority of the people, and though every election and other test has proved, fortunately, that they are not representative of labor, either organized or unorganized.

AMONG these agitators and disturbers who dare clamorously to assail the majestic and beneficent structure of American traditions, doctrines, and institutions there are some, far too many, indeed—I say it with deep regret, being myself of foreign birth—who are of foreign parentage or descent. With many hundreds of thousands they or their parents came to our free shores from lands of oppression and persecution. The great republic generously gave them asylum and opened wide to them the portals of her freedom and her opportunities.

WHEN you once leave the level road of Americanism to set foot upon the incline of Socialism, it is no longer in your power to determine where you will stop. It is an axiom only too well attested by the experience of the past, that the principal elements of the established order of civilization (of which the institution of private property is one) are closely interrelated. If you tolerate grave infringement upon any of these elements, all history shows that you will have laid open to assault the foundations of personal liberty, of orderly processes of government, of justice and tolerance, as well as the institution of marriage, the sanctity of the home, and the principles and practices of religion.

The strident voices of the fomenters of unrest do not cause me any serious apprehension, but we must not sit silently by, we must not look on inactive-ly. Where there are grievances to redress, where there are wrongs existing, we must all aid in trying to right them to the best of our conscience and ability.

To the extent that social and economic institutions, however deep and ancient their roots, may be found to stand in the way of the highest achievable level of social justice and the widest attainable extension of opportunity, welfare and contentment, they will have to submit to change. And the less obstructive and stubborn, the more broad-minded, co-operative, sympathetic and disinterested those who pre-eminently prospered under the old conditions will prove themselves in meeting the spirit of the new day and the reforms which it may justly call for, the better it will be both for them and for the community at large.

BUT to the false teaching and the various pernicious "isms" with which un-Americans, fifty per cent. Americans or anti-Americans are flooding the country, we must give battle through an organized, persistent, patient, nationwide campaign of education, of information, of sane and sound doctrine. The masses of the American people want what is right and fair, but they "want to be shown." They

will not simply take our word for it that because a thing is so and has always been so, therefore it should remain so. They do not mean to stand still. They want progress. They have no use for the standpatter and reactionary.

Even before the war a great stirring and ferment was going on in the land. The people were groping, seeking for a new and better condition of things. The war has intensified that movement. It has torn great fissures in the ancient structure of our civilization. To restore it will require the co-operation of all patriotic men of sane and temperate views, whatever may be their occupation or calling or political affiliations.

IT cannot be restored just as it was before. The building must be rendered more habitable and attractive to those whose claim for adequate house-room cannot be left unheeded, either justly or safely. Some changes, essential changes, must be made. I have no fear of the outcome and of the readjustment which must come. I have no fear of the forces of freedom unless they be ignored, repressed or falsely or selfishly led.

Changes the American people will make as their needs become apparent, improvements they welcome, the greatest attainable well-being for all those under our national roof-tree is their aim. They will strive to realize what formerly were considered unattainable ideals. But they will do all that in the American way of sane and orderly progress—and in no other.

Whatever betide in European countries, this nation will not be torn from its ancient moorings. Against foes within no less than against enemies without, the American people will ever know how to preserve and protect the splendid structure of light and order, which is the treasured inheritance of all those who rightfully bear the name Americans, whatever their race and origin.

Plan for Each Day's Work

"If you get up in the morning with nothing particular to do, you are very likely to do it."—L. C. B.

Getting Results from the Subconscious Mind

By Chas. Illingworth

THE sub-conscious mind, in which term is included both sub and super conscious mind, is the power house of humanity and to learn to control it means the satisfaction of every desire for good; much has been written about the workings of the sub-conscious mind but I venture to say that very few students understand its workings in a sufficiently practical manner to enable them to accomplish results.

Theories amount to very little to the person involved in daily business affairs with the world, and after all, very little theory is necessary in dealing with such a subject as this, and the application of the principles necessary to success are simple and easy to understand. To my mind the basic principles of New Thought, psychology, suggestion, etc., are nothing more than learning to control the sub-conscious mind.

As a means of pre-natal culture the study will be found particularly beneficial and the few cases where I have known it tried, have produced results that are indeed remarkable.

For any person, man or woman, in whatever business they may be engaged, the science of control of the sub-conscious mind will make their advancement much more rapid and their ultimate success will be much more certain than could otherwise be obtained.

Perhaps the most remarkable and important faculty possessed by the sub-conscious mind is the fact that "it works while you sleep" and thus the seven or eight hours necessary to bodily health is made a means of producing results previously unobtainable by any means of study known at present.

THE principal desires and thoughts of our daily life are impressed upon the sub-conscious mind and during the hours of sleep this inner mind is working away and producing effects according to the instructions received or impressed upon it. About an hour previous to retiring for the night is a good

time to give your instructions to the sub-conscious and if your instructions have taken proper root, you need have no fear; results will as surely come as the morning sun will rise.

Just how to impress the sub-conscious and just how to go to sleep is therefore an interesting study that needs careful consideration, and in this connection let me advise students to avoid late or heavy dinners for the simple reason that energy is drawn from the brain in the attempts to digest the foods in the stomach; if you want the best results it is necessary to utilize all your energy for the purpose in hand.

It is a splendid idea, and one that is bound to produce results, to spend an hour previous to retiring for the night, in quiet meditation and concentration upon the problem in life that is of most interest to you and requires to be solved; call upon the sub-conscious to help you and to present to your conscious mind a solution; if it is necessary that the problem be solved by a certain time, impress that fact upon the sub-conscious and see the problem solved at the time required. Then go to sleep with this idea firmly impressed and you will find your information at hand at the time required; do not attempt impossible things and do not worry until the time appointed.

IMPRESS upon the sub-conscious the picture of success, or in the case of curing bad habits, do not tell the sub-conscious that you wish to be free from such and such a habit; such a course would tend to make the habit worse; picture yourself as in perfect health, leave any thoughts of the habit or results of the habit entirely out of your mind.

The sub-conscious does not reason; it accepts your instructions and works accordingly, much the same as a subject under hypnotic influence accepts the most ridiculous suggestions and believing them to be true, proceeds accordingly.

Whatever the sub-conscious mind is impressed to do, will be done faithfully and truly and in every line of human endeavour the knowledge of how to correctly impress the sub-conscious would prove of tremendous value. The sub-conscious mind goes to the very heart of things while our conscious minds simply touch the surface.

All great men and women get their best efforts from the sub-conscious whether they realize it or not. Take the case of the orator or preacher who has the faculty of controlling and swaying the minds of large audiences; his speech does not seem to have real power until he has "got warmed up to his subject" and it is then that he has practically lost control of himself and his inner or sub-conscious mind is in charge.

The same fact is true of the musician; when he or she forget themselves so that they are completely absorbed in their endeavours to interpret the ideas of the composer; it is then that the musician fails to notice the audience and it is then that the audience is carried away to the heights of unspeakable joy. Such is the power of the sub-conscious mind.

THE sub-conscious mind does what it is impressed to do and for this reason we should be very careful to allow only good impressions to enter; the impressions must be in the form of an idea or a picture, mere words have no meaning to the sub-conscious, and the idea or picture must be clear and distinct; do not for instance tell yourself that you wish to be freed from the tobacco habit; that will only make the habit worse; *see yourself free*; it is what you have in your mind that the sub-conscious receives, and it has no power to tell whether your commands are positive or negative. When you are impressing the sub-conscious be sincere, feel that the idea you have in mind is all you have to live for; do not be too ambitious at first; start with something possible of attainment, and in a short time you will find yourself solving problems that previously you thought to be impossible.

Do not get into the idea of thinking that the great men and women of the

Angel

HOW long my hour of work I do not know—

*I only know I may not ask for rest;
I must entreat toil as a heavenly guest,
An angel in the house, at whose behest
I run on needed errands to and fro
And so keep youth within my veins, nor fail*

*Into disease with every passing ail.
An angel in the house, to bless my bread,
And smooth the pillow nightly for my head!*

—Mary Stewart Cutting, in the *Delin-eator*.

The Art of Talking

WHAT are the great faults of conversation? Want of ideas, want of words, want of manners, are the principal ones, I suppose you think. I don't doubt it; but I will tell you what I have found spoil more talks than anything else—long arguments on special points between people who differ on the fundamental principles upon which these points depend. No men can have satisfactory relations with each other until they have agreed on certain *ultima* of belief not to be disturbed in ordinary conversation, and unless they have sense enough to trace the secondary questions depending upon these ultimate beliefs to their source. In short, just as a written constitution is essential to the best social order, so a code of finalities is a necessary condition of profitable talk between two persons. Talking is like playing on the harp; there is as much in laying the hand on the strings to stop their vibrations as in twanging them to bring out their music.—*Oliver Wendell Holmes*.

world are any better than you are; perhaps you cannot be a second Lincoln but you are capable of accomplishing things that even Lincoln would envy. The Kingdom is within, learn to find it and all things necessary to your happiness shall be given unto you.—*Azoth*.

The Ladder of Life

By Geo. B. Brownell

I SEE life as a Ladder rising from the mists of earth, the realm of crude creating, upward to where its top is lost in the beauty and glory of the Celestial Spheres. On this ladder I see souls struggling toward the heights those on the higher rungs reaching down and lifting those below them to their place, or their plane of consciousness or realization.

I see great souls who have reached the Peace-crowned Heights, descending in all their glory to the very bottom of the ladder and diffusing their light into that darkened sphere through love and kindly deeds, and I see the greatest thing of all, namely, that all are growing and mounting through SERVICE, and that we can only climb as we lift others with us; as we extend the helping hand to our fellowmen.

As I look up the sweep of the Ladder, which extends through many planes from the lowest to the highest, I see that as the souls ascend they become more luminous, a glory-light envelopes them, which expands as they climb upward until each is clothed in a radiance like the sun. It is the Light of their Treasures in Heaven. They have gained it through love and service.

It is this viewpoint and understanding of the law of growth that makes us charitable to all, and broadens our sympathies. We learn not to condemn. We know that each is working out his own salvation.

Let us make it a practice each day to do some good for a fellow-soul. It may only be a kindly thought that we send out, but that will count, for "Thoughts are Things" and carry our love, our spirit, and our blessing wherever directed to heal and uplift. Let

us set aside a few moments each day and bless some sick and ailing friend, or lend a helping-hand wherever needed.

THIS kind of service engaged in by a few people in a neighborhood would do a wonderful amount of good in that vicinity, to say nothing of the good to the world at large in helping to crowd out the darkness that envelopes it.

Our spiritual helpers on the invisible planes will lend their aid and bless us. They will bless our thoughts with added power as we send them forth on their mission of mercy, and will often go direct to friend, or neighbor, or foe, whom we desire to help, and shower upon them a baptism of love and power that shall heal them and transform their characters.

In this service we are laboring for a great cause, namely, "*The Brotherhood of Man*." Let us all work diligently for this great thing that will bring peace, opulence and health to the children of earth, and dissolve the selfish interests that have bred disease and suffering since time immemorial. The long-sought Kingdom of Heaven is coming in this age.

We are on its very threshold now. Its light is now seen on the mountain peaks in advance of its coming glory. The restlessness in the world, the strikes, the wars, and other disturbing things are only the indications of the passing of the old to clear the way for a New Order of Life.

We are all builders and have a part to play in the plans of God. Let us build with the Christ and make the change between the old and the new as harmonious as possible.—*Aquarian Age*.

We are surrounded by thought, and burdened with dangerous insidious unseen forces, which we are sure to absorb unless always in a positive mental attitude. To many of us such an attitude is neither easy nor agreeable. The frequent, though perhaps needless moods of despondency, discouragement, petulance, hurry, anxiety and bodily weakness which come to us partly from the above causes, are continually reminding us that we need this time of silent thought, which will clear the atmosphere and be to us a source of strength and inspiration.—Samuel George.

If You Can't Laugh—Grin!

MR. Davis, who is a well-known author living in San Antonio, Texas, thinks that fully 98 per cent of the people you know stand up and face their troubles like men.

"Relatively, mighty few of us, put up against it hard, ever quit," says Mr. Davis. "We meet Old Man Disability and laugh in his face. If we can't laugh, we grin.

"Perhaps some man who reads this is finding life's going a little rough, and is just the least bit tempted to join that two per cent or less who quit. If so, go out and look at a few people who are worse off than you are. You can find them very easily. Then take your soul over into a corner, back it up against the wall, look it squarely in the eye and say:

"Did you see those people with all sorts of things the matter with them? Pretty fortunate we aren't in *their* shape, eh? Things don't happen to be coming their very best for us, but what of it? Suppose even that they were coming their very worst. Suppose that old call-boy with the hour-glass and scythe were standing right behind us, with his hand stretched out to tap us on the shoulder and tell us our cue had come to go away from here! Even so, look how long he let us stay. It is a mighty good world, a few bleating pessimists notwithstanding, and we were in luck to be allowed to come here at all. Think of the millions who didn't have as long a spell in it as we had. Think of the millions more who didn't have as happy a time while they were here as we have had. Soul, you belong to a lucky dog!"

"Then grin. You will be astonished, I dare say, at how promptly and cheerfully your soul will grin back."—*American.*

THE past is gone—the future is before us. Business does NOT need reconstruction. It is merely a matter of readjustment. So let us go forth shoulder to shoulder, with that spirit of optimism that has always been ours, and take advantage of the era of prosperity that lies ahead.—*L. J. Moss, president John A. Denie's Sons Co.*

Self Confidence

ALMOST as deplorable as the other extreme of self-conceit is self-disparagement, and more surely derogatory and hampering it is to personal success. Never, neither openly nor secretly, derogate your own powers or abilities.

Learn, on the contrary, to think well of yourself, to believe in your own latent capacities, and to respect your individual, God-given rights and titles to success and happiness in life and all the good things which these two terms suggest.

Thus only can you become as a magnet toward the things you desire; thus only will you cease to be dull and inefficient in your efforts and become capable—able to achieve and accomplish the cherished desires of your heart.

Be kind to yourself—cultivate confidence in your own ability to win. If you have no confidence in yourself, how in the world can you reasonably expect others to have?—*O. Byron Copper.*

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The Eternal Now-You-Here

NOW is present; she is here now, I know that for a fact, and she is real, and she is true.

Yesterday is gone, she is false, she is fickle, because she has left me. She is only real if I bring her into today in memory. If I do not, she is forever gone and lost. She is therefore not true, she is unreal, and does not exist.

But Now is very real. I have her all to myself. She never leaves me, and I cannot get away from her.

Tomorrow does not exist either, and never will. If I wait for her she ever eludes me. I can get as close to her as I please, but I can never catch her, and hold her. She is therefore but a phantom. She is not true. She is unreal and does not exist.

But Now is ever real. I love her. I love to linger in her presence. I love to trust her. Because I know she is real and true. She will never get away from me. She is constant, firm, and dependable.

I will no longer consider Yesterday or Tomorrow, because I have found them unreal and undependable. The one always gets away from me, and the other never arrives.

But Now is always with me. I will therefore make friends with Now. For she is worthy of my trust, and never forsakes me.

I will cultivate this friendship now. I will woo her. I will win her. She must return my love, or I will never have any love at all. And I surely must have love, for without that life is not worth while.

I SWEAR that my love is true now. I will give all of it to Now. Yesterday or Tomorrow, the Past or the Future, shall have none of it. I will treat these two impostors with scorn. They are false, they are unreal. The Past has forsaken me; she is not worthy of my attention. The Future has treated me as badly, for she is so elusive that I have never been able to come in contact with her. I will therefore make no promises to the Future.

■ This queen I must possess, for she is the fairest in the land; none are to be

compared with her. I will never have peace, and never be happy, until I possess her. I must press her to my bosom, and make her my very own.

She smiles at me now. I know now I can have her for the asking. Oh, fool that I have been. I see it all clearly now. She loves me, and has always loved me. If I have not possessed her sooner, the fault has been all my own. She has always been patiently waiting for me. She has but been waiting for me to speak the word.

Oh, I see it all clearly now. Now I will speak the word. The beautiful queen shall be mine now. I shall embrace her now. She shall walk by my side forever. We shall be infinitely happy together, and ever be true to each other. *I speak the word now.*
—H. S. in *Now*.

Our Words Are Powers

OUR words are living forces. Whatever we speak into life is flung back to us in kind. It is a law. If you speak disease, discordant conditions, inferiority, you are perpetuating these things, you are sowing seeds which will bring back a corresponding harvest. Our words are powers for good or evil.
—Marden.

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By James Allen

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Something the Matter With Me?

IT IS a terrible thing to go through life with the conviction that something serious is the matter with you, that you are inferior in some way to those about you, that you lack certain ability or certain qualities which are necessary for great success, or to make your life count for very much.

To drag through the years with the belief that there is something wrong with you, that you lack ability to do the thing you long to do, or that you have a serious handicap, physically or mentally; that you are peculiar, queer, or inferior, takes the edge off your endeavor; it mars your peace of mind and happiness; it deprives you of the satisfaction which should come from honest effort to make good.

There are multitudes of people who have such convictions about themselves. They often have their beginning in the home or the school, when a child is told he is a dunce, a good-for-nothing, and will never amount to anything—that he can't learn things like others, can't do things like others.

This unfavorable judgment makes an impression on the plastic mind of a child that lasts through life. A boy will grow up convinced that he is below par mentally, that there is something the matter with his mind, that he hasn't the ability of others about him, and that, no matter how hard he may try, he will never get ahead or amount to anything much. In time, this belief so undermines his ambition that he gives up attempting to excel in anything. His whole character becomes affected by his unhappy conviction of inferiority, and as a result his life is a failure.

We can only do what we believe we can. If we hold in mind a cheap, discreditable picture of ourself; if we doubt our efficiency, we erect a barrier between ourselves and the power that achieves.

We may succeed when others do not believe in us, but never when we do not believe in ourselves.—*Clipped.*

The Law

GOD made no slave or master,
"As brothers shall ye be,"
And he who breaks the ancient law
Must pay the penalty.

O you who think in millions,
Masters of men and power;
Discern you not the dawning day,
The liberating hour?

Foretold by seer and prophet,
Nurtured in Galilee;
And blazoned on the walls of time,
Had we but eyes to see.

O slow of heart, who knew not
That he who serves is great,
And he who loves is conqueror,
Though stormed by flaming hate.

Fling out a gracious challenge,
The age-long struggle end.
Strike palm to palm, speak heart to heart,
And make your foe your friend.

And Labor, as Love liveth,
Accept the proffered hand,
Cast from your soul its bitterness,
Else all is shifting sand.

Who takes the sword shall perish,
Who fights, fights but to fall;
The world is safe for none of us
Until it's safe for all.

God made no slave or master,
But each to work for good,
To build His kingdom here on earth,
In blessed brotherhood.

—Hinton White.
In Boston Transcript.

Self-Control

IT IS the very essence of manliness and character. It stays the criminal or murderous impulse.

It succeeds with one talent, while self-indulgence fails with ten. It gives confidence, not only to its possessor, but to others as well.

It helps a youth to hold his job and win promotion. It enables a young man to march to the front through opposition and misfortune.

No man can hope to attain any degree of advancement in life, in character-building or success without self-control. Without it, however great one's abilities, he is always at the mercy of his moods and circumstances.—*Clipped.*

Learn to Read for Use

BETWEEN learning to read for fun and reading for profit there is a great gulf. Useless reading is frightfully demoralizing. It is real art to know how to read a Sunday paper and not waste time on it.

I used to wonder what earthly use there was in anyone's putting an advertisement of half an inch in a paper of ninety-six big pages, each page with ten columns of forty half-inches each.

Two men were in my office one day and one of them said his daughter wanted to sell her "Ford." I was absolutely useless on that occasion, but the other man said: "Put a half-inch advertisement in next Sunday's Globe." I smiled and said nothing. It was so absurd. But before he was out of bed Sunday morning his telephone was ringing. He was deacon in a Baptist Church and it was Communion Sunday but he had to tend door and tend telephone. Innumerable people wanted to buy that "Ford" at prices that he would have thought ridiculous when he sent his advertisement to the paper. He sold it to a neighbor of mine who went several miles to get that "Ford."

I had read tens of thousands of daily papers and I never knew that anyone ever advertised a second-hand machine.

It is real education to know how to read to get that which you need for either pleasure or profit. One can loaf in a magazine or a daily paper just as wastefully as he can in a smoking car or in a country grocery store, and in those places thousands of lives are loafed away each year.

The verb "use" is a big word. It goes all the way from reading an advertisement of a second-hand "Ford" to Meeklin's "Introduction to Social Ethics;" from Abe Martin to "The Education of Henry Adams."—*Journal of Education*.

Truly Trained Men

By Edward K. Graham

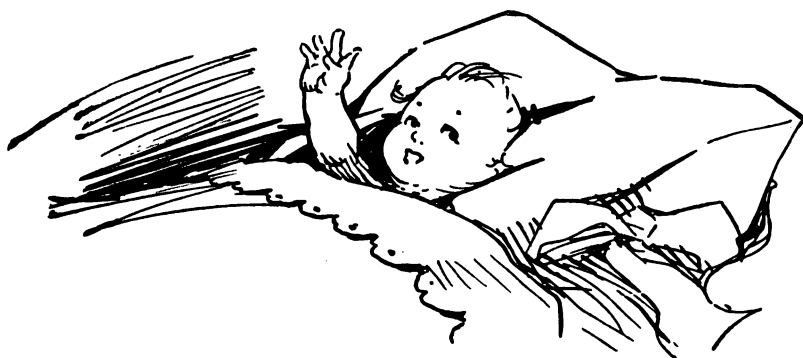
NO student is truly trained unless he has learned to do pleasantly, and promptly, and with clear-cut accuracy every task he has obligated himself to do; unless he puts into his work his own personal curiosities and opens his faculties to a lively and original interest in his work that leads him to test for himself what he is told; unless he gets from his contact with the master spirits of the race those qualities of taste and behavior and standards of judgment that constitute a true gentleman; unless he realizes that he does not live to himself alone, but is a part of an organic community life that is the source of most of the privileges he enjoys.

To become a true University man does not mean the abandonment of any legitimate sort of happiness whatever, nor the loss of any freedom. The adventure of discovering and liberating one's mind, far from being a dull and dreary performance, is the most thrilling of all youthful adventures. There is no question of self-punishment or external discipline, but only the freedom of becoming one's own master, instead of a slave to the tyranny of one's low and cheap desires.

Life

Life has nothing to say. Life is but a span. It is the thing we make opportunities of. It has nothing to say about results or rewards. It is a set of calendars of Time. The distance between birth and death is Life. Barring accidents, we lengthen or shorten this distance by our own acts. Life is generally regarded as our greatest gift, and yet men willingly die for some ideal. Life is not the greatest gift, but the things that we put into life are what make it worth living. We can only take out what we put in.—*F. D. Van Amburgh*.

We take an interest in the lives of others because when we think of another we always imagine our relationship to him. Then, too, other lives are to a degree repetitions of our own life. There are certain things that come to every one, and the rest we think might have happened to us, and may yet. So as we read, we unconsciously slip into the life of the other man and confuse our identity with his. To put ourselves in his place is the only way to understand and appreciate him and so enrich our own lives. It is imagination that gives us this faculty of transmigration of souls; and to have imagination is to be universal; not to have it is to be provincial.—Hubbard.



Was Dad Right?

When you were a youngster your Dad pictured you as some day being a leader among men—an executive—happy, contented and prosperous. You want to live up to your Dad's expectations. You may be plugging along in a rut—getting nowhere in particular.

If you are a retail salesman between 25 and 35 years old, can give us the highest references, and have an ambition to forge ahead while you have youth and vigor—

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If you meet our requirements we pay you while you are proving your ability. If you make good you will become manager of one of our stores and own a one-third interest in it, paid for out of the profits of the business. The investment of money is not necessary for your success with us. Our Company has ample financial backing. What we need is men—young, healthy and vigorous men who have acquired merchandising ability and who will make good managers.

The J. C. Penney Company now operates 297 stores in 26 states selling dry goods, shoes, clothing for men, women and children, and kindred goods. If you have had experience in one or more of these lines you meet our first requirement. We are constantly opening new stores. We have opened 100 in 1920. Only a few men in each community can qualify. Are you one of them?

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A Word of Warning

NO greater curse could be inflicted upon any people than that of being compelled to keep as their chief laborers persons, who for any reason, it is unwise and unsafe to educate.

We must have educated labor and multiplied industries; we must have schools of agriculture, of commerce, of manufactures, mining, and technology and, in short, all of polytechnics; we must have them as sources of power and respectability, and in all of them our own sons must be qualified to take the lead and point the way. Polytechnic schools should be an organic part of the University.

Education is the one thing for which no people ever yet paid too much. The more they pay the richer they become. Nothing is so costly as ignorance, and nothing so cheap as knowledge.

If we do these things promptly, vigorously, and liberally, it will soon be that the sun in his cycles will not let fall his rays on a greater or more prosperous people. If we do not do these things, we shall grow weaker until we shall be despised as contemptible. The stranger will come in and build up the land we neglect, and be rulers of the land we leave behind us.—*Address of Senator Ben H. Hill, in 1871.*

New Market Data Book

CRAIN'S Market Data Book and directory of class, trade and technical papers, now on the press, promises to be of unusual interest to advertisers generally and users of trade and technical papers in particular. It not only lists all of the business publications of the United States and Canada, giving circulations, rates, type page sizes, closing dates, etc., but supplies a market analysis of each trade, profession and industry.

Thus the reader is given the basic facts of each line in which he may be interested, including its buying power, buying methods, character of requirements, etc. The volume, which is bound in cloth and contains nearly 500 pages, is published by G. D. Crain, Jr., 417 S. Dearborn Street, Chicago.



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Why Some Men Are Rich And Others Are Poor?

*You Can Learn the Secret of Making Money and Apply It to Your
Affairs so as to Escape Poverty and Attract Affluence*

FOR there is a law of life that controls your financial affairs just as surely, just as positively, as the law of Gravitation holds the world steadfast in its course through the heavens.

Grasp the secret of this law and apply it intelligently to a definite plan of action and all good things of life are opened to you. It is no longer necessary for you to put up with poverty and uncongenial surroundings, when by the application of this law you can enjoy abundance, plenty, affluence.

Rich Man? Poor Man?

The only difference between the poor man and the rich man, between the pauper and the well-to-do, between the miserable failure and the man who is financially independent, is an understanding of this fundamental law of life; and, the degree of your understanding of it determines the degree of your possession.

Few successful men, few men who have attained position and wealth and power, are conscious of the workings of this law, although their actions are in complete harmony with it. This explains the cause of sudden failure. Not knowing the real reasons for previous success, many a man by some action out of harmony with the Law of Financial Independence has experienced a speedy downfall, sudden ruin and disgrace. Others stumble upon good fortune unconsciously by following a line of action in complete harmony with this law of life, although they do not know definitely the reason for their success.

No Chance—No Luck

But, when you know the basic principles of this law, when you understand exactly how to place yourself in complete harmony with it, there will be no longer any luck, chance or circumstance about your undertakings. You will be able to plan your

actions intelligently so that you may reach a definite goal—a goal that may be as modest or as pretentious as your own desires and wishes. There is nothing difficult or mysterious about placing yourself in complete harmony with the Law of Financial Independence. All you need is a firm resolve to follow a definite line of action that will cost you no self-denial, no unpleasantness, no inconvenience.

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Detours Sometimes Pay During Business Tours

AND here are they that are Up Against It in Business, writes Dr. Frank Crane in *The American Magazine*.

The clerk who has lost his job—been working for the company ten years and is now fired; what can he do? How shall he pay the mortgage on his house? Which way shall he turn?

The misfit, the man who discovers at forty that he is mediocre, that the business he is in is not suited to him; why didn't he take to farming or music, as he wanted to do when he was twenty-one?

The failure, the bankrupt; they've sold him out; his venture has collapsed.

The world is full of people who have not succeeded as they dreamed they would. Almost everybody starts out with great ambitions, and has at last to be satisfied with humble things. Well for them if, as the country parson said, they come down gracefully instead of giving up disgracefully!

This innumerable company of missers! For every Farrar there are a thousand heart-broken girls who thought they could sing. For every Warfield there are hundreds of theatrical wrecks strewn up and down the Rialto. For every Schwab there are a million men who are quite sure they could have run a big business.

Now what are we to do? Wring our hands and wail? Plump into pessimism? Berate the world, grow cynical and sour?

No! We're Up Against It, to be sure. There's a fence across our road. But what if there is? We'll detour!

Job's wife was for quitting. "Curse God and die," she told him when he had lost all and sat amidst the ruins of his hopes. But—"No!" replied Job. "There must be some other way. He is God of rivers, not of straight lines. He is a God of detours. Though He slay me, yet will I trust Him." And Job arrived.

If you don't get along in Keokuk, move to Kokomo. Maybe you will fit better there. When Woolworth couldn't make a five-and-ten-cent store go in one town he tried another.

Move! It's a wide world. And thank God for Somewhere Else.

If you cannot agree with your relatives, inspan and trek! On your way! A rolling stone may gather no moss; but perhaps moss is what is the matter with you.

Why Some Salesmen Fail

By L. D. MARTIN

THE QUESTION was recently propounded to two conspicuously successful men: "What are the causes of poverty?" One replied: "Ignorance and incapacity." The other said that the prevalent cause is, "The number of young men who are wanting in decision and fixity of purpose. If they get into a good place at the start, they should stick to it, knowing that by perseverance, industry and ability, they win promotion as vacancies occur. But they see or hear of someone making a fortune in Wall street, or in ranching, or in mining, and away they go to try their luck. When they lose, as they do in ninety-nine cases out of a hundred, that is the end of them, they can never settle down to ordinary ways of living after that, and their descent is rapid."

This reasoning hits the nail squarely on the head. Go where you will, you will find men who commenced life under the most favorable circumstances, but who are such complete financial wrecks that there is but little hope for their reformation. They may be honest and temperate, they may even possess natural ability of a high order, but lacking in steadiness of purpose, they will never succeed. Had they sufficient will force to stick to one thing, no matter how disagreeable it might have been at first, had they been content to advance slowly, they would now have no reason to talk of the "luck" of those who pushed forward into the front ranks.

Another cause of poverty is a lack of self-confidence. Many men seem to have no faith in themselves, consequently no assertiveness, no independence, no pluck and push. They are afraid to stand up and speak for themselves, preferring to lean on others. They are afraid to make an investment because of the possibility of failure; they are afraid to tell what they can do, as they might make an error in doing it; they are cowards in every sense of the word. This is often the result of early training. A boy, naturally timid, is kept in the background so persistently, and his mistakes are so severely criticised, that he grows up into an entirely useless man.

We could all accomplish twice as much if we only would.

Some agents never prosper for lack of courage and energy. When trade is dull, they hibernate up like so many bears, and wait for better times.

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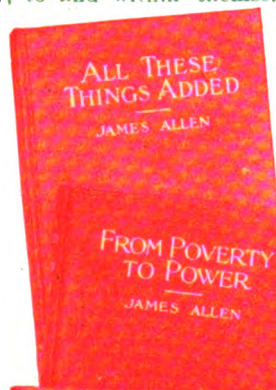
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The BUSINESS PHILOSOPHER

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Number 2

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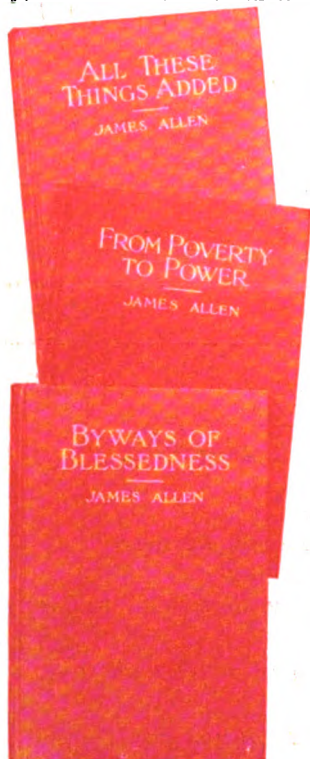
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A Statement of Policy

THIS magazine, while it advocates the Principle of Service, as applied to business, and not only to business, but to Life, and to all human activities does not undertake to propagate any special teaching. It seeks rather to be a nation-wide forum for the expression of the best thoughts of others, as well as for the personal views of the members of the editorial staff.

It must therefore be understood that the publishers of the **BUSINESS PHILOSOPHER** do not necessarily indorse the teachings or statements appearing in all articles contributed to its columns; in fact, it frequently is the case that the editors distinctly disagree, but they consider it their province to publish such articles from leaders of thought in all lines of human endeavor and to let their readers think and decide for themselves.

The **BUSINESS PHILOSOPHER** is in this way an idea-exchange, to which each of our readers is invited to contribute his thoughts or experiences. The editorial board selects each month a variety of articles, which are passed along for our readers' consideration or criticism.

The Business Philosopher

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The Business Philosopher

Edited By ARTHUR FREDERICK SHELDON

CHARLES CLINTON HANSON,
Associate Editor

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Managing Editor

VOLUME XVIII

FEBRUARY, 1921.

NUMBER 2

BY THE FIREPLACE WHERE WE TALK THINGS OVER

BY THE EDITOR

The Greatest Element in Man-Power

JOSEPH APPEL has written a good book—yes; a great book.

Mr. Appel has been prominently associated with John Wannamaker for many years—about 20 years, I think.

He is a business man; and a very successful one.

The book which he has recently written is entitled, "Living The Creative Life." Every American citizen ought to know it, plus everybody else who is not an American citizen, who can read the English language.

It should be translated into foreign languages; and some way, somehow placed in the hands of everyone who can read any language.

If it could be studied, not just read, and its truths applied by everybody in the world, it would become a mighty factor in the spiritualization of Commerce and Industry, and all other phases of Human Activity.

I thus boldly and unreservedly endorse Mr. Appel's book for the simple reason that he has been brave enough to face facts fearlessly concerning the necessity of spiritual power in business.

This is one book on business that has not side-stepped God. It has included God in the equation of business.

If you study it, and you should, you will find no pussyfooting on the giving of credit to God as the Source from which all life comes; and without life there could be no business or anything else.

Personally it is my honest belief that business, in the sense of Commerce and Industry, is rapidly becoming spiritualized.

That is what enables me to remain an optimist.

If I didn't believe that, I should be forced to the conclusion that the whole Industrial and Commercial machinery is going to explode, blow up, go to pieces.

BUT what do I mean by the "spiritualizing" of business? The term spiritual is so commonly used in association with the "future life," and so identified with the religious movement known as "spiritualism" that the use of the term is difficult.

The difficulty of using the term will rapidly disappear, however, from this time on.

A few years ago the term, "Science" in salesmanship was laughed at; also the use of the term, "Service."

These two terms are now a part of the universal language of Commerce and Industry. The term, Spiritual, understood in its true meaning, will soon be accepted as a standardized part of the business vocabulary.

To make our meaning of the term "Spiritual" clear, let us first mention the fact that the intellectual nature of man functions in knowing. It has to do with the perception of facts—the gaining of knowledge.

ON the other hand the spiritual nature of man functions in love of the good, the true and the beautiful.

Science is organized facts.

The Science of Ethics is the Science of Right. It is organized facts about Right Conduct.

It has to do with the "GOOD" aspect of the spirit, using the term "good" in the sense of Righteous.

Science and Philosophy in general have to do with the search for truth, notably in the realm of reason, although certain phases of it have to do with the grasp of truth through intuition or spiritual perception, independent of purely logical processes; and quite independent of facts demonstrable through the physical senses.

Aesthetics has to do with the Science of the Concept of Beauty. It has to do with organized facts concerning the beautiful.

COMMERCE and Industry must awaken to the Utilitarian nature of a study and application of Ethics, Science and Philosophy, and Aesthetics.

If it continues much longer to sleep the sleep of indifference to the fundamental things of life itself, our present Commercial and Industrial system is going to blow up—explode—smash itself to smithereens; and we will suffer another relapse to the mental darkness of the dark ages.

All mental and physical processes are "dark" to the extent, they are not illuminated and warmed by the spiritual.

The nineteenth century has been noted as a commercial age. It stands out in the sky of all the centuries as an industrial and commercial star.

Its intellectual light has been bright. Its accomplishments have thrown many shadows by reason of the absence in its activities of spiritual light.

The twentieth century, commercially and industrially speaking, is going to prove to be a comet instead of a planet. It is going to explode and disintegrate unless it adds the power of spiritual light to the intellectual light of the nineteenth century.

During the last one hundred years

the intellect of many men engaged in Commerce and Industry was centered very largely upon the material side of life.

Mechanics, Chemistry and other branches of material Science made marvellous advances.

Applied to Commerce and Industry this gave us the telephone, the telegraph, the railroad, the steamship, the cotton gin, the wireless, the aeroplane, and—well, what's the use, the list is too long.

SCIENTIFIC agriculture made great advances, making several ears of corn grow where one grew before. It has wonderfully added to the productivity of the soil. Manufacturing, which is the combining of raw material into forms of usefulness, became highly scientized. By-products hitherto wasted were conserved and converted into usefulness. For instance, in the manufacture of meat products it is said that the Armour Company now wastes nothing but the squeal of the pig.

For a long time the intellect of man was centered more on the scientizing of manufacturing and production than on distribution.

The last few years has witnessed wonderful advances in the scientizing of distribution. Science has entered the realm of salesmanship both by the personal method and the written word—advertising.

Already great advances have been made in the introduction of ethics, not alone in the salesmanship or distribution end of business, but rapid strides are now being made in the matter of the introduction of ethics, or the Science of Right Conduct, into the art of manufacturing.

During the nineteenth century, Germany centered the minds of its greatest scientists upon the work of wresting from nature her secrets, discoverable through a study of material science, and the further evolution of those sciences; but her material scientists were loud in their laugh of things spiritual.

Her philosophers, like Nietzsche, flaunted the teachings of the Bible; and

laughed long and loud at the teachings of Jesus, branding the Christian religion as a milk and water philosophy only fit mental food for mental babes.

MATERIALISM permeated German efficiency. Materialism ran wild in general, and reached its culmination in the proclamation of the alleged fact that might makes right; but it was only an alleged fact; it was not true; it was false.

German efficiency made a god of the intellectual and the physical; and left spiritual power out in the cold. It was head power, plus hand power, minus heart power.

This led the German philosophy to proclaim that treaties are but scraps of paper; and to count moral obligations as nothing.

It said, *know* with your head; and *do* with your hand; but never mind the heart; business is business. And we all know the final result of that system of efficiency.

The selfishness of it culminated in the world cataclysm of horror, which made all former wars look like a football scrap or the mock battle of a Fourth-of-July celebration.

That war has thrown the whole world into economic and Industrial and Commercial chaos.

It marked the beginning of the end of the old system of material aggrandizement through the selfishness of a Commercial and Industrial system which blindly supposed itself to exist for the one purpose of making profit.

It marked the beginning of the end of the *caveat-emptor* rule in Commerce.

Many of our Commercial and Industrial giants have come to see that might of head and hand not only does not make right, but have come to see that it does not even make lasting might.

They must also come to see with equal clearness that right alone in the sense of justice only, does not make might.

But, we must all come to see that "RIGHT" is one of the essential elements of might just as certainly as

oxygen is one of the necessary elements in water.

I WROTE a little verse on the night of the 11th of November, 1918—the day the armistice was declared. A part of it read as follows:

Tonight the hand of Mars is stayed;
Tonight the armies which, this morning,
were arrayed

In battle form, are resting, God be
praised. Tonight the whole world knows
that he was wrong who said that strength
of head and hand make might. Tonight
we all should know that in God's ever-
lasting plan of things, there is no lasting
might, without the thing called right.

That little verse it seems to me expresses the thought I am trying to make plain in this editorial.

Glorify head power—yes! Glorify hand power, too; but in the name of God, also glorify heart power.

Without it, an individual, an institution, a nation—has no lasting power.

And after all, Right, in its most inclusive sense, does make might.

If the intellect renders a false judgment, that judgment is wrong. It is not right. It is an unsound rather than a sound judgment; and anything that is unsound, not wholesome, is not right: it is wrong.

If the hand is weak or inefficient, the work which it does is not right: it is wrong. If the head power is right, and the hand power is right, and then the heart power is right, then the man power is right: but not until then.

NOT nearly all, but many in all, have gone a long ways towards making head power right.

Colleges and universities have flourished. The past one hundred years has been an age of learning—a cosmic "Day" of intellectual enlightenment; but it has been very largely an age of enlightenment concerning the facts and alleged facts of physical science.

Our universities have been drifting further and further into the realm of materialism.

ECONOMICALLY they have been drifting nearer and nearer to Socialism and Communism. Not all of them by any manner or means, but the trend of economic thought in our institutions of learning has tended that way.

A college graduate of a few years ago, told me that he entered a certain American University, a Methodist in religion and a Republican in politics; but left it an Atheist and a Socialist.

Our churches have been our chief spiritual teachers; and they have been busily engaged, taken as a whole, teaching a theoretical Christianity—teaching the theory rather than the practice of Christianity.

Our schools have been the fosterers of intellectual development.

As to the physical, man has been largely left to drift for himself, except for a cursory and unscientific effort through the gymnasium and athletics of our colleges and schools.

THE churches have done, and are doing great good in the matter of administering to man's spiritual nature; but there are millions upon millions who never give the churches the opportunity to administer to their spiritual welfare.

And the good the churches have done and are doing for those who attend, is but as a drop of water compared to the ocean, when compared to the good they can do and will do when the "salesmen of religion" preach and practise applied, rather than theoretical, Christianity; and show its utilitarian relationships to the here and now, as well as to the life to come.

What would become of a chemist, who, having a knowledge of the facts of chemistry, did not apply those facts? He would fail as a chemist of course; and the church will fail of its mission to the extent that it fails to teach and practice applied Christianity—the direct application of spiritual truth to the every-day affairs of life.

Our school rooms are only fulfilling one-quarter of their natural function, when they confine their efforts so largely to the development of the intellect; and so largely forget the hand, heart and will power of the child.

Commerce and Industry, through the business family, is a great spiritual, intellectual and volitional school room.

Rapidly now, captains of Commerce and Industry are coming to see that man power is cause, while all else that they desire are effects.

A few are coming to see that the natural function or mission of Commerce and Industry is Service, or Usefulness;

—that service rendered is cause, while deserved reward is effect;

—that material gain is but one of three elements in real profit, or reward;

—that reward includes self-respect and respect of others, as well as material gain;

—that one path leads to all three; and that the name of that path is Service;

—that true service resulting in the securing (getting and keeping) of Progressively Profitable Patronage includes the necessity of the introduction of Ethics and Aesthetics, as well as the facts of Science;

—that heart power is an essential for the building of confidence and the gaining of satisfaction; and that there can be no permanently profitable human relationships with employees or customers without that.

As soon as large numbers become wise enough to see that Ethics and Aesthetics pay, they will get busy in that direction.

Hence my hope and belief—yes, faith—that Commerce and Industry will be Spiritualized.

It has reached that condition now in spots.

EVERY here, there and yonder there is a Commercial or Industrial institution, which is a beacon light pointing the way; and its illuminating power is spiritual power.

It is a perception, on the part of the men at the top, of spiritual truth manifesting itself in love of the good, the true and the beautiful.

The Spirit of Service is abroad in the land.

It is in the cosmic air—it is "catch-

ing." It is going to spread rapidly from this time on.

Fifty years from now, people who live then—and many who are alive now will be alive then—will look back upon business as it is done today, in general, and wonder how we of 1921 could have been so blind.

But did I hear you say, 50 years is a short time; aren't you making a rather daring prophecy?

Yes; I know 50 years is a short time; but there will be a big change for the better in the next four years.

1925 is going to see things very radically better, or else very radically worse.

Personally I think conditions will be better—very much better.

After that conditions will progress toward the noon-day of spiritual light very rapidly.

THE dense night of materialism of the nineteenth century culminated in very dark conditions Commercially and Industrially; but then you know, it is always darkest just before dawn.

I am writing this very early in January, 1921.

It is pretty dark right now industrially and commercially; but it is almost morning—in fact, the dawn is breaking.

Of course we all know that as soon as the first faint streak of light breaks in the east, thus heralding the morning, it "gets light" rapidly.

It is getting light now.

Wake up! Rub your spiritual eyes! Stretch your spiritual self! Look; and looking, see!

Appel's book will help you to stretch yourself spiritually; and get your spiritual eyes open.

Get it; read it yourself; study it!

It will help you enjoy the sunrise of spiritual truth.

The greatest element in man power is Spiritual Power.

Note—We don't handle Mr. Appel's book; but I presume you can get it through your local bookdealer, or from Brentano's, Fifth Ave., New York City.—A. F. S.

A Threefold Obligation

I DECLINE to recognize any conflict of interest among the participants in industry.

In conflict is disaster. In understanding there is triumph. The human element comes first.

I want the employers in industry to understand the aspirations, the convictions and problems of the wage-earners. I want the wage-earners to understand the problems, the anxieties, the obligations of management and capital.

All of them must understand their relationship to the people and their obligation to the Republic.—*Warren G. Harding, President-elect of the United States.*

The Melting Pot

Dedicated to the Memphis Rotary Club

THE Rotary Club is a melting pot. Where a man puts in the best he's got. Much or little or big or small, The Rotary Club can use it all.

Some give friendship and love and cheer;
Some give courage and leave out fear.
Some give happiness, strength and health—
Pity the man who gives but wealth.

It's a wonderful thing this pot will do
To change things up for me and you.
We put in grit and find success;
And love will find a friend to bless.

We put in honor and find a name,
And good hard work will grow to fame.
A little knowledge will lead to more
And peace will come to the heart that's sore.

It doesn't matter how much you give,
And not how long, but HOW you live.
Whether for self and gold and greed,
Scorning the love you sorely need.

Or whether you live from day to day,
Filling your life with the things that pay.
The more you give—the more you'll gain;
The joy of living will come again.

So bear in mind it's a melting pot,
Each man throws in the best he's got.
And as he gives so does he grow,
As life runs on with its ebb and flow.

Put in friendship—the helping hand,
Courage and love, or only "sand."
The Rotary Club is a common pool,
But you have to stir with The Golden Rule.

—*Kenneth Graham Duffield,*
Memphis Rotary Club.

This is the Great Seal of the United States



THIS cut is a copy of the great seal of the United States of America, although out of the 110,000,000 people in this country, probably only a few would recognize it. That is because, in the act of congress passed June 20, 1782, adopting the device for the great seal, two sides of the seal were provided for.

The obverse side of the seal is that which has been used ever since that date, for 139 years.

That side represents the eagle, with the shield upon his breast, claspings in one talon an olive branch and in the other, six arrows, the eagle having above his head a scroll bearing the thirteen stars. In the original seal, the eagle grasped thirteen arrows in one talon, but for some reason, in remaking the great seal in 1789, but six arrows were included.

But the congress, in the act of 1782, provided also for a reverse side of the

great seal, which bears the motto and pictures shown above. Strange to say, there is no record that the reverse side of the great seal was ever made and it has never been used upon any public document, although its use was authorized as the law of the land 139 years ago.

There is a remarkable circumstance connected with the printing here of this side of the great seal. A copy of the seal was sent to the Editor of the *BUSINESS PHILOSOPHER* a few days ago, with a brief communication, in which the writer, a great scientist and student, says:

"The great seal of the United States. I have the occult meaning."

Occult simply means hidden, or generally unknown. Are any readers of this magazine familiar with the motto or do any of them know how it was that although this obverse side of the great seal was adopted by law, it has never been made or used?

We need to change our standards, not of property, but of thought. If we put all the emphasis on our material prosperity, that prosperity will perish, and with it will perish our civilization. Employer and employed must find their satisfaction, not in a money return, but in a service rendered.—Governor Coolidge.

No greater blessing than the artistic conscience can come to any worker in art, be he sculptor, writer, singer, or painter. Hold fast to it, and it shall be your compass in time when the sun is darkened. To please the public is little, but to satisfy your Other Self, that self that looks over your shoulder and watches your every thought and deed, is much. No artistic success worth having is possible unless you satisfy that Other Self.—Hubbard.

The Outlook for the New Year

Healthy, Steady Business Should Follow Present Period of Depression

By J. C. Penney

*President of the J. C. Penney Company, Operators of 297 Retail Stores.
(Written Especially for The Business Philosopher)*

A GREAT deal is being written and said about deflation before business will again assume a healthy and normal condition.

One does not have to be a student of economics in order to realize that this condition is absolutely necessary. Reaction always follows action, and for every peak there is a corresponding depression. The pendulum swings forward and back.

There is a difference of opinion among men of authority as to whether a gradual reduction and deflation would have been better than one more abrupt. While, beyond question, the latter is more painful, it is decidedly the better, for there is no just and good reason in prolonging agony.

It will, no doubt, work a hardship on the man who has over-expanded, and who as a result was forced to borrow more money than his capital justified. The sensible thing in such circumstances for a man to do is to take his loss, for without a doubt he will be able to replace his stock at a considerably less figure than that which represents his investment today. Then by strict economy in the running of his affairs, operating on a safe, careful basis, he will, in a short time, make good the loss sustained by the depreciation of merchandise values.

DURING the war period and subsequently, heavy taxes were necessary and, for that matter, they still are. But our legislators at Washington seem finally concluded that the present excess profit tax is not only burdensome, but that it is unbearable and utterly fails to accomplish results, for it defeats its purpose.

No business can long stand the strain if a large portion of the earnings are taken to pay taxes. Expansion of today can no longer be made out of the earnings of a business, but only through a method of financing which must extend over a period of years.

Relief in the way of taxes must, therefore, come, and no doubt will, during the session of the next Congress, if not immediately.

After the readjustment has taken place, and business conditions assume a more normal aspect, we shall be in line for a healthy, steady business. For not only has production for the last six years been lessened, but destruction has prevailed, so that in the reconstruction, the rebuilding of all that which has been destroyed, we shall have created a market for our raw materials that will insure employment of Capital as well as of Labor.

The relation of these two forces and their interdependency has been the



J. C. PENNEY

subject of much argument. Until each one can understand that, without the other, its efforts are futile—until then there will be dissension and strife between Capital and Labor.

Just how far Capital can go toward interesting Labor financially in an enterprise is a question, and just how far Labor will go in co-operating with Capital, to the welfare of both, is also a question.

Speaking from the standpoint of the J. C. Penney Co., I am frank to say the plan adopted whereby the managers of our stores have an opportunity of sharing in part of that which their labors produce, is the reason for its growth and development.

Not only has the Company been a financial success, but it has made partner-employees. Now, there are many reasons why this plan of ownership is a success. In the first place, it has many advantages over the bonus system, for were we to give a store manager a bonus, based on his profits, he would be more interested in the showing made in his particular store than he would the laying of the foundation of a business. Such a policy would defeat the very thing we seek to do—whereas as actual interest develops a man, for he realizes that it is a foolish policy and folly that would not make of every customer a walking advertisement.

AND the only way to do that, of course, is to practice the Golden Rule in business.

The ownership plan develops pride in a man, for he has an interest in an institution which he has had a part in making. It develops responsibility, for he is held responsible for results.

Thus he develops confidence in himself, for he is made to rely on his judgment. It develops initiative, for he knows that results depend largely on his efforts. He loves his work, for he is a part of it; further, it develops pride and interest.

He is anxious to uphold the dignity of, and strives to contribute to the spirit of the institution. In this he finds security. Thus the man is a producer—he is a better man and a better citizen.

The Bridge Builder

(Not for Self)

AN OLD man, going a lone highway,
Came at the evening, cold and gray,
To a chasm vast and deep and wide.
The old man crossed in the twilight dim—
The sullen stream had no fear for him;
But he turned, when safe on the other side,
And built a bridge to span the tide.

"Old man," said a fellow-pilgrim near,
"You are wasting your strength with building here;

Your journey will end with the ending day,
You never again will pass this way;
You've crossed the chasm deep and wide,
Why build you this bridge at evening tide?"

The builder lifted his old gray head—
"Good friend, in the path I have come," he said,

"There followeth after me to-day
A youth whose feet must pass this way.
This chasm, that has been as nought to me,
To that fair-haired youth may a pitfall be;
He, too, must cross in the twilight dim—
Good friend, I am building this bridge for him!"

Author Unknown to Us.

Music

A boy laughs or a girl cries! Why?
Because there are no words adequately
to express their feelings and their feelings
must have vent.

Music expresses emotions which can be expressed in no other way. Neither tears nor laughter nor words can tell the story of our moods, our aspirations.

Joy, sorrow, yearning and light-hearted gaiety are all reflected by music. Furthermore, it harmonizes with them all, softening sorrow and adding zest to joy and gaiety.

Neglect to make proper provision for music in your home is more than an oversight. It is a deprivation to the entire family of a wholesome pleasure and a stunting of part of their nature.—
C. B.

THOUGHTS do not need the wings of bird
To fly to any goal;

Like subtle lightning, not like birds,
They speed from soul to soul.

Hide in your heart a bitter thought,
Still it has power to blight:

Think love, although you speak it not.
It gives the world more Light.

—[Hindu Magazine.

What Do You Do With Your Leisure Time?

*Young Men or Women May Mould Their Own Future by
Conscientious Study*

By Orison Swett Marden

(Copyright 1921)

"I USED to potter around the office long after business hours were over, investigating seemingly unimportant details, dipping here and there into articles on my profession, reading experts' advice and comments, so when my big chance came I was ready, and now people tell me I'm making good," said a prominent physician recently when asked to give the reason for his phenomenal rise in his profession. "And I owe this readiness," he continued, "chiefly to the use of my leisure hours for study."

Show me how a youth spends his evenings, his odd bits of time, and I will forecast his future.

Does he look upon his spare time as precious, rich in possibilities, as containing golden material for his future life structure? Or does he regard it as an opportunity for self-indulgence, for a light, flippant "good time?"

The way he spends his leisure will give the keynote of his life, will tell whether he is dead-in-earnest, or whether he looks upon life as a joke.

I often get letters from young men and young women deploring the fact that they were obliged to leave school too early, that they did not have a good grounding in education, that it had been impossible for them to go to college or to study regularly, and they lament the fact that they will have to go through life seriously handicapped by their lack of knowledge.

DID you ever stop to think, my ambitious young friend, that a great many of the most prominent men and women in the world have been self-educated? Study the biographies of men who lifted themselves to greatness—Lincoln, Garfield, Henry Clay, Elihu Burritt, and multitudes of other

poor boys who overcame all sorts of obstacles to get an education, and who raised themselves to eminence simply by improving their spare time. Are your disadvantages any greater than Helen Keller's, your environment more discouraging than Abraham Lincoln's?

It is amazing what a strong resolution to improve oneself will enable one to accomplish. If you are determined to redeem yourself from mediocrity, and to climb a little higher where superiority dwells, if you have the grit and persistence to study and read, to improve yourself while those around you laugh at you and spend their leisure hours in having a good time, you will be surprised to see how quickly you will begin to rise.

On every hand we see men and women of great natural ability occupying very inferior positions because they did not think it of sufficient importance in their youth to concentrate their attention on the acquisition of knowledge that would make them proficient workers.

MANY a girl of talent spends her most productive years as a poorly paid clerk or in a mediocre position, because she never thought it worth while to develop her mental faculties or to take advantage of opportunities within reach to fit herself for a superior position.

Thousands of girls unexpectedly thrown on their own resources have been held down all their lives because of neglected tasks in youth, which at the time were dismissed with a careless "I don't think it worth while." They did not think it would pay to go to the bottom of any study at school, to learn to keep accounts accurately, or fit themselves to do anything in such a

way as to be able to make a living by it. They expected to marry and never prepared for being dependent on themselves—a contingency against which marriage, in many instances, is no safeguard.

The trouble with most youths is that they are not willing to fling the whole weight of their being into their vocation. They want short hours and a lot of play. They think more of leisure and pleasure than of discipline and training in their great life specialty.

MANY a clerk envies his employer and wishes that he could go into business for himself and be an employer also, but he thinks it is too much work to make the effort to rise above a clerkship. He likes to take life easy; and he wonders idly whether, after all, it is worth while to strain and strive and struggle and study to prepare oneself for the sake of getting up a little higher and making a little more money.

I wish it were possible to blazon on the sky, where it would burn itself into the consciousness of every youth, the marvelous results of even one hour a day spent in persistent, concentrated, earnest self-culture.

What young person is really too busy to give an hour a day to self-improvement, self-enlargement?

One hour a day for a short time profitably employed would enable men of ordinary capacity to master a complete science. One hour a day in ten years would make an ignorant man a well-informed man. In an hour a day a boy or girl could read twenty pages thoughtfully—more than seven thousand pages in a year, or eighteen large volumes.

An hour a day might make—nay, has made—an unknown man famous, a useless man a benefactor to his race. Think of the mighty possibilities of two, four, yes, even six hours a day that are often thrown away by young people in frivolous amusement!

ALL the great souls who have worked up from obscurity have held their spare moments sacred to culture, to mental expansion.

I was recently talking with a man who has had a most remarkable career. In his youth his acquaintances could not understand why he was not always at leisure to make social calls and visits, to go out evenings to all sorts of entertainments as they did. But he had determined to make the most of himself, and he made it a cast-iron rule to shut himself up a certain part of every day and every evening in order to get time to carry out his self-improvement plan.

What a loss it would be to the world if it were possible to take out of Lincoln's biography all that he gained in self-improvement by reading, studying, and thinking during his evenings and spare hours!

What became of all the boys and girls of Lincoln's acquaintance? They doubtless lamented the fact that such a splendid story-teller and entertainer had to devote himself to books when he could have added so much to their good times; but Abe Lincoln was in earnest. He had gotten a glimpse of his possibilities through the "Life of George Washington."

He became conscious that he, too, had capabilities awaiting development. He resolved that nothing should rob him of a chance to gain inspiration and helpfulness from every book he could borrow. It was this dead-in-earnest habit of boyhood which, in maturity, made him one of the grandest figures in American history.

YOUNG man or woman whose education has been neglected, what are you doing to improve your mind during the long winter evenings? Are you drifting with the current, taking no stand concerning your future? That way lies the danger that you will remain among the eclipsed, the unnoticed, the unprovided for. The future never takes care of itself; it is taken care of, shaped, molded, colored by the present.

Why not decide to-day, this moment, on the particular course you want to pursue and begin at once to lay aside daily a certain portion of time to this end?

Our to-days are what our yesterdays

Industrial Representation

Results of Two Years Trial by Standard Oil Company Outlined

By Walter C. Teagle

President, of the Standard Oil Company, of New Jersey

(Digested by Permission from a Statement made at the Second Annual Joint Conference of representatives)

“**A**T THE first series of joint conferences of our industrial relations committee, the delegates the rerepresented 8,695 employees at the five refineries where the industrial relationship plan is in operation. The new body of delegates recently elected represents some 11,119 employees in the same refineries. This means that in the year the number of our employees actually increased over thirty per cent, and it constitutes, in my opinion, our best answer to those who prophesied a commercial collapse and wide-spread unemployment after the war.

“It is perhaps a record in the industrial history of this country that the various wage increases and adjustments made during the past year in our company, have all been settled in joint conferences between the employees and the management, and in conformity with the announced policy of the company of paying at least the scale of

made them; our to-morrows must be the product of our to-days. What we get out of life depends very largely on our determination to get the most out of each moment as it passes.

The tools for self-improvement are at your hands. Use them. If the ax is dull the more strength must be put forth. If your opportunities are limited you must use more energy, put forth more effort. Progress may seem slow at first, but perseverance assures success.

wages prevailing in the localities in which its plants are situated. The importance of the wage decisions reached in these joint conferences is indicated by the fact that during the year there has been added approximately \$5,000,000 to the annual payroll of this company.

MR. TEAGLE SAYS:

“When the industrial worker, the brain worker, and capital combine in the development of the resources of the community, the result is the production of wealth; and the problem of the future will be to properly apportion this wealth on equitable terms.”

“**T**HE joint agreement adopted two years ago has been ratified by representatives of all the refineries, and, as long as it continues to be in the interests of all parties to the agreement, will be the basis of the company's labor policy.

There has been, I am glad to say, no reservation on either side; and in all discussions a common ground of advantage has invariably been found.

The true note is mutual advantage and common interest. The results covering the initial year of the operation of our plan afford abundant proof of the success of the experiment jointly undertaken. We are now facing another year, confident that only time, experience and co-operation are necessary to demonstrate to American industry the success of industrial representation.

“The year just closed has been one in which American Industry has faced many puzzling problems and speaking for the management of the Standard Oil Company of New Jersey I desire to express our belief that this plan of representation has been of inestimable value in that it has given the workers a real voice in the settlement of these puzzling problems as they have arisen.

"WHEN the industrial worker, the brain worker, and capital combine in the development of the resources of the community, the result is the production of wealth; and the problem of the future will be to properly apportion this wealth on equitable terms.

"It follows that in so far as American labor generally appreciates this situation and understands that wealth is not the product of labor or capital alone, but that the more labor the more wealth, labor will co-operate with the management in the production of profits. In the experience of the past years the industrial worker in this Company has shown himself to be as sane and reasonable as the management has tried to be provident and considerate. Out of such co-operation, and with a proper understanding of the relation of the community and of capital to the labor of hand and brain, there is no problem of industry which may not be successfully solved."

* * *

A brief outline of the plan referred to by Mr. Teagle is given by Mr. Clarence J. Hicks, executive assistant to the president, as follows:

AT THE inception of the plan, a basis of representation was determined upon that would allow one employees' representative to be elected by approximately 150 employees, with provision for a minimum of two employees' representatives from each division. In extending the plan to other departments of the company, such as the producing field and a refinery where fewer employees are required, this basis was amended to meet the conditions obtaining in that field. On this point two essentials must be kept in mind: First, that an elected representative must not have more constituents than he can easily keep in touch with; second, that the joint conferences must not be so large as to be unwieldy at times when important discussion and decisions must be had. Experience has shown that there are many advantages to be gained by personal contact of employees' representatives and man-

agements' representatives, and therefore full joint conferences are preferable to numerous smaller subcommittees.

ENTIRELY apart from the industrial representation plan, but equally established as a policy in the Standard Oil Co. (N. J.), is a method of protection for employees and their families. This is attained in several ways: Group life insurance covering, at the company's expense, every employee after one year's service, affords some financial resources to dependents in case of death of an employee—a provision that was greatly appreciated during the influenza epidemic of 1918-19. There is a fully equipped and competently manned medical department to look after the health of all employees; and there is provision for half pay during a period of sickness. An annuity plan provides for employees who retire after 20 years of service or who are incapacitated after even shorter service. These forms of financial security are considered by the company as being good business and therefore are maintained solely by the company's funds, not by either voluntary or involuntary assessments on the employees.

The company is committed to a policy of training for employees as a means of assuring, to each one who desires, an opportunity for fair advancement to greater responsibilities. The administration of training is co-ordinated with other personnel functions, such as selection of new employees, transfers and promotions. Thus each employee not only has the feeling of security in his position, and his earnings but also knows that the company is ready to help fit him for advancement to any position within his capacity.

THE plan was brought into operation by an invitation to employees to cooperate in maintaining the company's established policy for fair treatment in matters pertaining to wages and working conditions. This invitation outlined a simple method by which the employees, by secret ballot, might elect from their own number men in whom they had confidence to repre-

sent them in conference with representatives of the management.

At the first joint conference a brief plan or agreement was evolved, which provided that adjustment of wages, including matters affecting working hours and working conditions, shall be made in joint conference between the employees' elected representatives in the division affected and the representatives of the company. From the beginning, the plan stipulated that no discrimination shall be made by the company or its employees against any employee on account of membership or non-membership in any church, society, fraternity, or union.

Agreement was made as to offences for which employees may be dismissed without notice and also as to the offences for which an employee should be warned or suspended. Further, each employee was guaranteed recourse against unjust treatment or unfair conditions by means of a definitely prescribed method through which he, personally, or his representative, may appeal his case to joint conferences of employees' and management's representatives and, if necessary, up to the highest officers of the company.

THE joint works (or plant) conferences are held at regular intervals to consider all questions relating to wages, hours of employment, working conditions, and any other matters of mutual interest that have not been satisfactorily settled in the joint division conferences. These joint division conferences meet whenever needed to discuss and adjust matters within the smaller confines of a division. Many problems never go beyond the joint division conference, unless the problem develops into one that concerns other divisions. In case any matters were to come up on which the joint works conference could not agree, they would be referred to the Board of Directors for final decision. But as yet not a single case has been referred in this manner. The decisions of the joint works conference, when they involve serious matters, such as a general increase in wages, are subject to the approval of the Board of Directors.

The Tally

It isn't the job we intended to do
Or the labor we've just begun
That puts us right on the ledger sheet;
It's the work we have really done.

Our credit is built upon things we do,
Our debit on things we shirk,
The man who totals the biggest plus
Is the man who completes his work.

Good intentions do not pay bills;
It's easy enough to plan.
To wish is the play of an office boy;
To do is the job of a man.

—Richard Lord in the *Curtis Flyleaf*.

The Educated Man

To be educated in the best sense of the word, says an erudite professor in the University of Chicago, who is right, a man must be able to truthfully answer in the affirmative all these questions:

Has education made you public spirited?

Has it made you a brother to the weak?

Have you learned how to make friends and keep them?

Do you know what it is to be a friend yourself?

Can you look an honest man or a pure woman in the eye?

Do you see anything to love in a little child?

Will a lonely dog follow you in the street?

Can you be high-minded and happy in the meanest drudgeries of life?

Do you think washing dishes and hoeing corn just as compatible with high thinking as piano playing and golf?

Are you good for anything yourself?

Can you be happy alone?

Can you look out on the world and see anything but dollars and cents?

Can you look into a mudpuddle by the wayside and see a clear sky?

Can you see anything in the puddle but mud?

Can you look into the sky at night and see beyond the stars?

Whoever replies "yes" to every question in the list without doing violence to his conscience, is really "educated," whether he has seen the inside of a college or not.—The Boston Globe.

Keeping Step With the Times

Health, Acquisition of Money, Honesty and Adaptability Essentials of Success

By Harry Newman Tolles

Vice-President The Sheldon School, Chicago

(The Second in a series of Four Articles)

THE community or the institution that is "keeping step with the times" must not only first, co-operate; second, have an effective organization; and third, realize that the strength of the organization depends upon its units, but it must also recognize fourth, that every unite must be successful before you can have a 100 per cent organization.

This then brings us to a study of individual success.

Success is just as certain as is failure. Success in life is a result; failure is also a result. As we sow so shall we also reap. Good seed in good ground with proper cultivation and climatic conditions can't help but yield a bountiful harvest.

The success that we harvest is the unailing result of good thoughts and good deeds planted at the right time, in the right way, by the right man.

Certain definite figures put together in the right way give us the combination to the safe. Just so with success; we must know the combination. The rewards or treasures of life are available for the man or woman who complies with the conditions. You and I can not change the combination. Success is positively certain—it is absolutely sure—it is definitely fixed.

IN order to be successful we must recognize the fundamental fact that success in life is governed by law, and not by luck.

Show me the man that climbs the ladder of success until he gets up to the top of the ladder, and then shouts out for more ladders so he can climb higher, and I will show you a man who has consciously or unconsciously harmonized with nature's law.

Show me the man who has failed, and I will show you the man who has consciously or unconsciously violated some one of nature's laws.

Follow one hundred young men selected for their mental and physical fitness for a period of forty years, until they would have reached the age of 65, and statistics unerringly show that forty years later 36 of them will be dead, 54 will be dead broke, 5 of the number will still be working for their daily bread, and if they were out of a job for sixty days, unaided, they would starve to death; 4 of the number will be rich enough so they do not have to work, and just one of the bunch will be wealthy.

In other words, we note this astounding fact, that ninety-five per cent are doomed to failure, and only five per cent will be successful, unless we can set new standards.

Now, don't misunderstand me. I do not maintain, neither do I think, that success in life is governed by dollars. *Dollars do not determine* the success of a man.

FIVE things, I think are essential. *First, health.* You can not expect a man, or a man can't expect to be successful without health, the foundation.

Second, long life. There is no use of being healthy for a short time.

Third, money. I can not conceive of a person being successful and being happy, which is synonymous with success, and being broke at the same time. That does not appeal to me at all.

Fourth, we must have honor. Uneasy rests that fellow's head upon his pillow at night who has gained his bread in a dishonest way.

Perhaps you have heard the story of

the horse-trader who sold a horse to a particular friend of his. After the friend had driven the horse for a couple of weeks he discovered that the horse was blind in one eye.

"Bill, that horse is blind in one eye. I have brought her back."

"Didn't you know she was blind?" asked Bill.

"Why, no. Did you?" replied the friend.

"Yes, certainly; that is the first thing I discovered."

"Well, Bill, if you knew that horse was blind why didn't you tell me?"

"Well, the fellow that I bought her of didn't say anything about it and I didn't suppose he wanted it mentioned."

The principle of the horse trader is not entirely extinct in the business world today, but I want to assure you that from my point of observation, at least, the world is coming to a higher and yet higher plane of honor and honesty. The fellow that tries to fool the other fellow in business today is the bigger fool in business.

THE man that says the world is getting worse, and there are men who just believe that, reflects only his own thinking or a very limited sphere of experience; his horizon is not large enough to take into account the tremendous progress and betterment that is going on in this world.

The *fifth* and last necessity is the power of adaptability; the five combined equal success.

Adaptability; that boy or girl who is a success in the home is the one that can adjust himself, adapt himself to the conditions of the home.

If he is born to riches, then riches to him are no handicap. If he is born to poverty, then poverty is no handicap.

That parent in the home is a successful parent that can adapt himself to the conditions of that child. If that child is handicapped or has little idiosyncracies, then the parent knows how to handle the child, helping it over the obstacles and thus gives it a fair chance in life.

Adaptability applies with the handling

of a customer, it applies between the employer and the employee. There can be no success without adaptability.

LET us illustrate it in the retail store. Here is a young man behind the counter in a department store. Here comes a lady who steps out of her limousine; she is rolling in wealth, clothed in silk and fine linen. With a confident air she steps up to the counter.

This young man realizes that in order to be successful every transaction of the day must be a success. He knows in order to be successful with her he must adapt himself to her. He so pleases, so satisfies, so serves her, that she orders the package sent home, and as she turns to go away she holds her head just a little higher and says: "I like to trade in that store, and particularly with that young man because *he treats me as though I were a lady.*"

Presto change. Through that same door comes a lady in calico. The surroundings to her are unfamiliar. She steps hesitatingly to the counter to make a purchase. This young man realizes that to be a success he must adapt himself to this lady, and he so pleases, so satisfies, so serves her that from out the corner of her handkerchief she takes the hard earned nickels and dimes and lays them on the counter, picks up the package under her arm and as she turns to go away she says, with a little smile on her face: "I like to trade at that store, and particularly with that young man, because *he treats me as though I were a lady.*"

IT is a question of adaptability all through life. There is too much of rugged determinedness and stubbornness in human relationships today. There is not enough of flexibility. In order to be successful we must be able to adapt ourselves to individuals, to environment and to conditions.

The ninety-five per cent who fail of success, are those who have violated some one or more of Nature's laws. Success in life is governed by law, and not by luck.

To be successful the individual must

recognize the three basic laws of human relationship:

First, that every action, every thought, and every word has an opposite and equal reaction.

Second, that service is cause and pay is effect.

And *third*, that confidence is the basis of all business.

All that any man receives in life is a slice of what he produces. It goes without saying that the larger the service he produces the larger reward will rebound to him. He must obtain and maintain confidence.

Confidence is the acid test of every business transaction of every human relationship.

Our Destiny

The destiny, the greatness of America, lies around the hearthstone. If thrift and industry are taught there and the example of self-sacrifice oft appears, if honor abide there and high ideals, if there the building of fortune be subordinate to the building of character, America will live in security, rejoicing in an abundant prosperity and good government at home and in peace, respect and confidence abroad. If these virtues be absent there is no power that can supply these blessings. Look well, then, to the hearthstone; therein all hope for America lies.—*Calvin Coolidge, the Vice-president elect.*

America isn't perfect because we self-governed Americans aren't perfect. But nowhere else on Earth does a poor man have the same Opportunity, as good Protection by Law, as many or as good Schools and Hospitals, as much Freedom of Speech and as much Voting Power. Any man who tells you differently LIES!—Ole Hanson, Seattle's former "Fighting Mayor"—a 100 per cent American.

Courtesy That Is Rare

TREATING a customer like a rich uncle that you may extract his coin is not courtesy—that's foresight.

Offering a seat to a man who enters your office is not courtesy, that's duty!

Listening to the grumblings, growlings and groanings of a bore without remonstrance is not courtesy—that's forbearance.

Helping a pretty girl across the street, holding her umbrella, carrying her poodle—none of these is courtesy. The first two are a pleasure and the last is politeness.

Courtesy is doing that which nothing under the sun makes you do but human kindness. Courtesy springs from the heart; if the mind prompts the action, there is a reason; if there be a reason, it is not courtesy, for courtesy has no reason.

Only the generous man is truly courteous. He gives freely without a thought of anything in return. The generous man has developed kindness to such an extent that he considers others as good as himself—treats others not merely as he desires to be treated (for generosity asks nothing) but as he ought to be treated."—*Drew's Imprint.*

Responsibility Develops Power

HOW we shrink from great responsibility! How we try to dodge it! And yet it is responsibility that brings out the man. It is striving under great responsibility, such as rearing a family, struggling for a place in the world, that develops the man.

What a change we see in a no-account youth after he marries. His feeling of responsibility is developed in trying to keep up a home, in trying to make a way for himself and to establish his family so that it will amount to something. It is then, when he feels responsibility resting heavily upon him, that he measures up to his best, and in a short time people say, "How changed that fellow is since he married. He is more substantial, more stable, more dependable. You can rely upon him as you never could before." When he was a sort of harem-scarem nobody thought very much of him, but as soon as family responsibilities commenced to weigh upon him he began to straighten up.

When we begin to climb we begin to develop the muscle of manhood; it is then that we begin to develop power.—*New Success.*

Tremendous Changes Are Impending

Scientific and Metaphysical Discoveries Indicate Era of New Thought

By Edgar Lucien Larkin

Director of the Lowe Astronomical Observatory, Mount Lowe, California, U. S. A.

A CHANGE is coming on apace; one of great importance and blessed influence for almost universal good.

Higher things are making their appearance in the mighty business world.

By higher things I mean thoughts of the Individuality that is now scientifically known to survive the death of the physical, not psychical, body, and meditations on mind, soul and the future state.

I went into a huge store during the height of business. There were 1,800 employees in the vast building. I was invited to enter the private office of the owner of the building and of the millions of dollars' worth of goods. I supposed that my visit would be of three minutes' duration; but it was of thirty-two minutes.

The great merchant was reading a book on the new higher human psychology, containing the astonishing words: "Immortality of the Soul"; "Eternity of Spirit"; "The Nature of Our Future State"; "Persistency of Human Individuality"; "Thoughts Everlasting"; "Majesty of a Trained Mind"; "Supreme Majesty of the Creative Mind," and similar terms now in daily use by writers on the modern type of the real Psychology of Man.

And there was another book on the desk, on the "Electron." I looked within. It had been read through. The page containing Moseley's immortal law of Atoms was thumbed.

In the book treating of the destiny of man, passages of transcendent import, those relating to scientific proofs of survival after passing the new birth called death, were marked; and attention called to them in pencil on the fly leaves.

I N this article, written especially for *The Business Philosopher*, Prof. Larkin, discusses some of the phenomena which noted scientists have been studying for years. He is an astronomer, scientist and student of international reputation, the author of numerous scientific and metaphysical books. What he states herein, he believes to have been proven by the most rigid scientific tests. Other articles from his pen will appear frequently in this magazine during the current year.

MY IMPRESSION was that this man had rather read these priceless books than make more money. But I like to see great merchants accumulate wealth if they will give it out for little children's hospitals, or also publish books now all ready for publication, locked away in drawers.

During my stay, the rapid conversation opened up new currents; that is new to me in the business world. I was not only pleased, but greatly pleased to find merchants studying the now known scientific facts relating to the future state.

Since then, I have been in three palatial homes, one being that of a judge of a superior court; and in all, I found books in the great libraries telling of recent highly important discoveries as to the nature of the future home of the human soul.

See these things: I research daily; this is my life-work to research and to write books. I listened carefully to what these four prominent men said. I assert and state that the merchant will henceforth conduct his business and give away his wealth, having the set fact of immortality of soul ever before him.

When I was 8 years of age I asked my Sunday school teacher if the soul ac-

tually lives after the body dies. She replied: "I hope so." I thought she knew. I have asked thousands of people from that day to this, the same question. The answers have been, "I hope so"; "I trust that it does"; "I believe that it lives"; "It seems to me that the soul still lives"; "I feel that we still live and think" and so on, but not one until in very recent times replied: "I know."

FROM primeval times, all has been vague and uncertain. Now we know. The enormous amount of rigid scientific work and critical research have proved that some entity within the human brain has power to think after the brain dies.

This fact must modify all human activities while the soul is here in the body, and that in the near future.

The merchant told me he looked on business in a new aspect. The judge as much as told me that he from now would render every decision having the stupendous fact of immortality ever in mind. A few weeks after that I attended his court unobserved. The trial was of a criminal, an important trial. I listened and watched. The judge was thoughtful; and I felt sure he was thinking that his and the prisoner's souls must live forever in a realm not far away.

What a change in the great area of the earth called Christendom; and what a wondrous change in our own mighty nation, our blessed United States, if all people could not guess, but know the soul lives after the body dies. I have been in astronomical observatories during 45 years, 21 nearly in this, the Lowe Observatory, here on this summit, where I am now writing, in sunshine flooding an area cut out of Paradise—Southern California—an expanse of 900 square miles seen in one view, from summit to the sea. It is loaded within oranges by the hundred millions and adorned with many millions of flowers, here on December 19, 1920. In this observatory, I have personally met people from every nation in the world. What they say is of itself a psychic phenomenon.

ALL Christendom is now being actuated by some mysterious external influence. But what I hear people say is secondary to my inconceivably strange mail from every direction.

The letters received at this observatory are of themselves a profound psychic phenomenon. One peers into the depths of the soul, while reading these amazing letters. Questions are asked that one would think beyond the power of human mentation. Accounts of strange events occurring in people's own homes are astonishing. People have been executed or imprisoned for life on far less accurate testimony than proofs of the survival of the human individuality now in my possession. These would fill a number of startling new books. The fact is, I cannot attend to all proofs that come by every mail to this peak, rising in majesty among a hundred other sentinel peaks in old Sierra Madre's range overlooking the blessed valley, even to the beach lashed by the waves of the Pacific Ocean.

FOR Jesus was a Priest forever after the Order of Melchizedek"—Hebrews VII, 17.

This immortal verse is one of the real keys to the real meaning of that almost wholly locked and unknown book, the Bible. I beseech the reader to do me the personal favor, if pleased with this article so far, to get a concordance, and search every reference to that majestic and highly exalted man, almost divine, Melchizedek.

Stop, reader, and think what the word, Order, means. Free Masons, Oddfellows, Knights of Pythias, are merely faint traces of the Supernal Order of Melchizedek.

See this: This Order builded the Pyramids of Egypt, the buried temples of the vast city Meroe, in Nubia, and those of Thebes, Luxor, Memphis, Ome, on Heliopolis, Denderah, Jerusalem, Baalbek, and that mysterious, rock-hewn temple of Arabia, Petrea in Seir.

But all combined were crowned by the amazing Labyrinth at Arsinoe, in Egypt. Plato says it had 1,500 rooms

underground and 1,500 above.

For centuries, candidates came from Britain to Ceylon, and from India to Meroe, to be led as initiates through its vast system of passages and corridors, learning in each chamber real facts of the human soul, known from the accumulated wisdom of centuries, before what we now idly call history began.

AT THE last chamber, the Grand Hierophant, the wisest of the human species, leaned over the kneeling candidate and at low breath gave positive proof saying: "My son of the final or hundredth degree: The Soul liveth after the body dieth."

And this before the shining Cubic Altar, a cube that had been glowing by the Unfed Light for centuries.

When I found the facts of this inconceivably wonderful perpetually Shining Altar, I wrote as fast as hand can move, my book: "The Matchless Altar of the Soul." And my thanks are due the editor of this magazine, with such a good and needed title: *THE BUSINESS PHILOSOPHER*, pp. 421-422, November, 1920.

But see this: Since this book was published, I have made astounding researches in "spirit radium" in the presence of natural mediums, not artificial fakers. Radium has been handled by the discarnate in seven different seances. Illimitable wonders have been revealed, and full accounts have been published by me in Chicago and Melbourne.

But all this is to lead to this world-important statement, now made under my signature, here in this splendid Magazine of Memphis, named after the Ancient Memphis, one of the leading occult cities of the world, in Egypt, famous before history begins.

Statement: The Supernal, All Wise, and Majestic Order of Melchizedek is now releasing Wisdom of the Ages, cautiously from time to time, as its wise ones in spirit realms are able to find humans in the flesh in that highly valuable mental state of "being able to receive." These four words are beyond all imagination in priceless importance.

THIS very wonderful release of exalted wisdom is the real cause of what has been called "The Psychic Wave," now spreading over all nations of Christendom.

Enough has been released already to "rock Christendom like a baby's cradle," if only it could be heard of by all the people. At present no device can induce editors of great newspapers to print this inconceivably valuable released knowledge. And this refusal is based entirely on fear of ridicule, said ridicule being hurled by those totally ignorant of any law of nature governing the human soul.

But the combined sneers and epithets of the ignorant cannot much longer resist the tide of Spiritual wisdom. The Supreme, Supernal, transcendent Order of Melchizedek, now under absolute control of the mighty High Ruler named Jesus of Nazareth, is more powerful than the entire flood of human ignorance. All human opposition to spirit wisdom must be swept into oblivion. For a very recent release is this: "All duly prepared human beings living on earth shall be controlled by Spirit."

And now my heartfelt admiration is expressed to the fearless editors, Arthur Frederick Sheldon, Charles Clinton Hanson and Arthur J. Forbes, for daring to face ignorance of Nature's glorious spiritual laws and publish this magazine.

By the way, if this article is published, this will be the 270th different magazine or newspaper for which I have contributed published articles in 52 years of almost incessant writing of articles and books.

FOR long these articles have been published in psychological and spiritual papers, journals and magazines. Judge of my gratification to receive copies of *THE BUSINESS PHILOSOPHER*. Now, tired business men of every description can read in their homes, and during spare minutes, this magazine, giving up-to-date, majestic psychic releases. No wonder that the practical men who are carrying on the vast busi-

ness of the world and keeping humanity fed and clothed, have all along desired something more about the continuity of the soul than: "I hope so."

Now, good friends, the practical men of affairs, I assert that "I hope so" is simply obsolete, for absolutely scientific tests, many having been seen by me, prove that some entity now in our bodies having power to think, act and control others to write, still exists after the body dies. For rapid directed writings of the highest literary qualities are hourly appearing in many parts of the world. People with whom I am personally acquainted have been "taken out of the body" and borne to the seven spirit spheres now scientifically known to surround the earth, each inhabited by one of the seven grades of those who have lived here on earth in material bodies. That is, the thinking part of her being leaves the body and enters the spheres of the discarnate, and talks with them and is shown their daily modes of living. She sees her body lying in sleep on her way back. This distinguished born medium is Mrs. E. R. Drollinger. Her amazing experiences are given in her new book, "Journeys of the Soul in the Ethereal World." She actually has a "spiritual body" in these realms beyond as Paul distinctly says, and as has been known to secret Orders for ages.

To the Business Men of the United States:

I am writing this in one of the scientific centres of the world, a great Astronomical Observatory, on a mountain peak, and surrounded by other mountains encircling it as a mighty amphitheatre. At last, you have your own philosophic magazine edited by men who well know your desires. And a magazine containing what busy men have really and secretly desired for centuries, facts, not mere theories about the soul.

Here is a fact: The soul of man "liveth after the body dieth"—a direct scientific revelation and a scientific fact. Now let all acts, all business transactions, all agreements, all contracts, and, above all, the decisions in every

Let Me Play Fair

*I do not ask
Glory on the battle field,
Or to do daring deeds
To bring renown;
But in the little things
Let me play fair.
To my fellow man,
Let me be square.
And O, Lord,
Let me never be afraid
To tell the truth.
—Scottie Mc Kenzie Frasier.*

Endeavor

ENDEAVOR is a philosophy which urges a man steadfastly onwards though the world lose faith in him and though the way seems dark and hopeless—it is a philosophy which urges a man to look straight into the light so that the shadows are ever behind him; it is a philosophy which bids a man win by pluck instead of luck; it is a philosophy which says, as its first principle, "Believe in thyself, trust thyself, be not daunted by the spectre of failure, be not disheartened by a fall, but keep on steadfastly believing that ultimately, by sheer force of determination, your ambition must be realized."—E. E. M.

Work to Make Men

I BELIEVE that in American industry today the man who stands in the middle of our Lincoln Highway is going to be run over.

Clarity, sanity and humanity have come into industry, and they have come to stay.

We should urge upon all our young men who are preparing for leadership in business and industry, and upon all counsel and all heads of departments already leading, to "Make goods plentiful and men dear," to *make Men while they make things* and to spread these ideals and ideas to the ranks.—John Calder.

court be made in the presence of the living truth of the immortality of the human spirit.

SIGNS OF THE TIMES

Discussed or Commented Upon from a More or Less
Personal Viewpoint

By ARTHUR J. FORBES

A GATHERING of practical business men in Chicago just the other day, members of the Association of Commerce, of that city are reported to have gasped with amazement when Roger W. Babson, the famous authority on finance, told them that what the business of this country of ours needs more than any other one thing is more real religion, the putting into actual practice of the Golden Rule.

It is a significant sign of the times in which we are living, and of the trend of thought among men of large affairs, that such a statement should be boldly uttered on such an occasion. It is an indication of the wide spreading belief in the principle of Service, as a guide in all the complex affairs of everyday life.

Mr. Babson's entire address on that occasion is worth being repeated again and again. Another significant fact in connection with the address, is that its salient statements were carried to every corner of the business world over the wires of the Associated Press as an item of worthwhile news. Some newspaper editors of wider vision than others, printed the news item conspicuously on their front pages. Others allowed it to be hidden away in a corner of their inside pages, but even there it must have been seen by many thousands to whom it carried its message and the plea for a return to old fashioned honesty and fair dealing.

HERE are a few of the things that Mr. Babson said:

"Present business conditions are due to man's attitude toward life. Business conditions can be changed for the better only as man's attitude toward life changes.

"The need of the hour is to get employers and wage earners to give their hearts to God. Business depression can be avoided, but only by redirecting the

minds of your people to the need of integrity, honesty and thrift.

"Business runs in cycles; first a period of prosperity, then a period of depression. The statistics of these business changes show that periods of depression invariably follow the unrichness, dishonesty, extravagance and inefficiency which develop in the latter half of a period of prosperity—and that a period of prosperity is the reaction from the richness, industry, integrity and thrift, which develop in the latter half of a period of depression.

"The meaning of this is plain. It is not railroads, steamships or factories which cause our prosperity; it is not bank clearings, foreign trade or commodity prices which give us good business.

"Prosperity is based upon those fundamental qualities of faith, temperance, service and thrift, which are the products of religion.

"The fundamentals of prosperity are the Ten Commandments."

■ ■ ■

THERE exists today a state of mind which did not exist over sixteen years ago—before wireless telegraphy, and wireless photography were generally accepted facts—before the values were realized of the X-Rays and Radium—before the wonders of invisible vibrations and their effects were understood.

These are days when people everywhere are realizing the necessity of utilizing every law of matter for the useful conduct of their affairs.

That is why so many people are studying the sciences of business, psychology, metaphysics, etc. A working knowledge of the law of the sciences was known to many sixteen years ago, but those who are now studying these sciences and their relation to man-building and busi-

ness-building or community-building were not then in an attitude of mind to receive them, cognize, and re-cognize their laws and use them.

JOHAN A. BURNS, head of Oneida Baptist Institute, a school for mountain girls and boys in the heart of the Kentucky Highlands, and in what was once the center of the feud region of that state, is a man who in his life is exemplifying the Life of Service.

"Burns of the Mountains," as Mr. Burns has been called for twenty years, has dedicated his life to the education of his people of the highland country. In his early years he was one of the men who took part in the famous Baker-Howard feud in Clay county. He realized that it was only possible to eradicate the hatred born of ignorance through teaching the boys and girls knowledge of books and knowledge of religious truth.

He brought the leaders of the two warring factions together, and, at first almost unaided, built a rough school house at Oneida. He taught there himself, although his actual schooling was represented by only a few years in school and a few months in a small backwoods college.

That school has grown into a community center for all the surrounding counties, with a score of buildings, an enrollment of between 300 and 400 students and a staff of sixteen teachers, almost every one of them graduates of the school.

Burns' life story is worth knowing and it may be that the BUSINESS PHILOSOPHER may be able to give it to its readers some time. Burns himself is a man worth knowing and if you ever have an opportunity to hear him speak you will regret it if you miss it.

SCORES of letters are being received from subscribers to the BUSINESS PHILOSOPHER from every English speaking country,—and it is read in all of them—wishing it success, and progress, etc., all of which we appreciate very much.

We know these subscribers do not expect a personal answer. But we can-

not refrain from taking this opportunity to sincerely and heartily thank those who have written us.

THE man who really wants to do business, even in times of general depression like these, can always find business if he goes out after it,—but it takes some men a good while to realize this fact.

A MAN who has something to sell that gives real value to the purchaser, can always find a buyer. But the buyer may not come to his store and beg for it. The seller may have to display a little salesmanship occasionally, either through personal effort or advertising, or both.

NO MAN in this country is credited with more foresight and knowledge of business and economic affairs than Bernard M. Baruch, former head of the War Industries Board. Mr. Baruch, at a reunion of members of that board in Washington recently, had this to say of present business conditions and of the future:

"All of us can accelerate the curative movement by practicing and preaching the doctrine of work and saving—by contenting ourselves with returns more nearly commensurate than recently with service performed—and that applies equally to capital and to labor. Business undertaken now is on a sound deflated, instead of an unsound inflated, basis. We have a vast opportunity for making up for the work that has been left long undone, as well as in the profitable current tasks that await us.

"BUILDING has been restricted, commerce throttled, upbuilding of the railroads and the development of the mines and other natural resources held back. These tremendous works will require labor, capital, brains and materials in every increasing volume. We have scarcely scratched the resources of our own country as yet, and there are limitless fields in foreign lands for our enterprise and our capital.

"Let us look courageously at the facts

as they are, let us cast off the blindfold of pessimism . . . realize peace in the fullest measure, face the future with American dauntlessness and look with confidence for the certain dawn of a great and enduring industrial renaissance, always bearing in mind the predominating fact that economic, political, and social elements are so interwoven that one cannot survive without the others."

■ ■ ■

MANY years ago, a wise old newspaper editor named Horace Greeley, said "The way to resume is to resume." He was speaking of a resumption of specie payments in the after-the-civil-war days.

Those words of wisdom might be applied profitably to some present day business conditions. If we want to resume business, we must accept our losses, if we're overstocked on high-priced goods, look pleasant and keep right on doing business. People must buy food and clothes, and they will even buy luxuries if they are assured that they are only paying the seller a legitimate profit on them.

■ ■ ■

THOSE persons who are so imbued with pessimism that they believe this entire country is on the verge of "going broke" are referred to the opinions given by more than 5,000 business men in reply to a questionnaire sent out by the Mississippi Valley Association.

That association has a membership in 27 states in the great Mississippi Valley, extending from the lakes to the Gulf.

Almost without exception they replied that the financial conditions in that great region are basically sound and they take an optimistic view of the future.

■ ■ ■

James B. Morrow, executive secretary of the association, in a digest of these opinions says:

"The result is expressive of the opinion that the individual and financial condition of business in the United States is basically sound; that the present depression in business is due to the

universal demand of the public for lower living costs; that no additional system of credit is needed; that the usual law of supply and demand has little bearing on the present situation; that the press of the country has given too much publicity to depressing rumors with regard to business, and urges a truthful statement of facts concerning the business situation as the right sort of propaganda to be disseminated to the public."

About the J. C. Penney Stores.

LESS than 20 years ago, J. C. Penney had one little store out in Wyoming in a small town. He called it, "The Golden Rule Store."

It was a golden rule store in more than name only.

The policy of the store put the golden rule into practice: first, in the relationships between Mr. Penney and his then one assistant; and second, between the composite salesman and the patrons they secured.

The same is true today.

The evolution or growth, therefore, of this little store to the greatest business of its particular and specific kind in the world, is not surprising to anyone who understands the operation of natural law.

Mr. Penney honored me with an invitation to address their convention of managers at Salt Lake City two or three years ago.

It was one of the most inspiring events I have ever had the pleasure of participating in.

The Penney organization has a wonderful Morale. One of the great secrets of his power is his love for his managers; and his keen passion for the development of men.

The Penney organization is advertising in the columns of the Business Philosopher for men. I most heartily and unhesitatingly recommend the Penney proposition to men of real A. R. E. A., who have had experience in the retail business; and who wish eventually to get into business for themselves.

—Arthur F. Sheldon.

Developing Man-Power

A Little Talk With Business Executives

A 100 per cent organization must be composed of 100 per cent units. To put this thought in another form, every employe must work with whole-hearted enthusiasm and loyalty for the good of all.

THERE are mighty few such organizations in this country.

YET, if we could develop in every organization a genuine loyalty—a realization of power and reliability—a sense of responsibility—what a difference there would be in the efficiency of the entire force!

THE mere order-taker's day is past. Real salesmen are needed to secure business and hold customers. Yet salesmanship, important as it is, is a small part of modern industry.

GREATER production all along the line is what is needed.

BETTER and more loyal co-operation in every department of our commercial and industrial life will result in increased production.

THE individual employe is the most important asset of any business, but without co-ordination of the work of the management and the workers, the results must fall far below what is required for lasting success.

THE BUSINESS PHILOSOPHER in this number presents the views of some of the great executives of this country on this question of developing the spirit of co-operation in business. They do not present mere theories, but speak of results from a practical application, in their own organizations, of the Spirit of Service.

LARGE employers of labor, their executives, sales managers or department heads, believe these statements—but few of them have the time, the knowledge or ability, or the patience, to teach these truths of modern business to the men and women who work under their direction.

THE BUSINESS PHILOSOPHER teaches the truth of these statements in every number. It is the exponent of business efficiency through Service. It teaches men, and women, to use their brains to think with, to be self reliant, loyal and resourceful.

THE BUSINESS PHILOSOPHER, placed in the hands of your people every month, will aid you in bringing about more ideal conditions in YOUR organization.

THERE is a special rate to firms, corporations or employers who order bulk subscriptions for their employes, which I will be glad to take up with you.

—ARTHUR J. FORBES, *Managing Editor.*

Business Clouds Have Silver Lining

Rapid Declines in Prices of Raw Materials A Blessing in Disguise

By Joe E. Lawther

President of the Lawther Grain Company, Exporters, Dallas, Texas

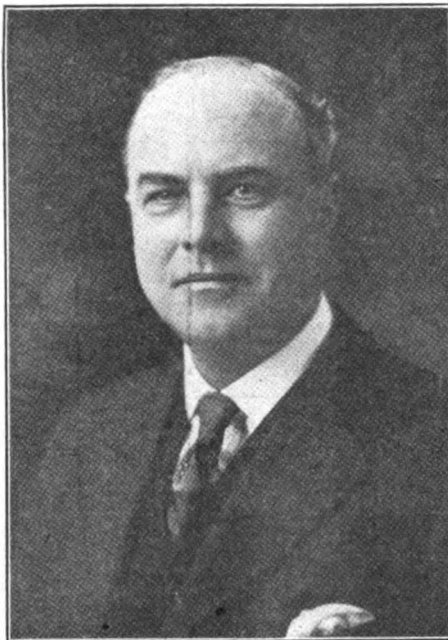
AS I see the business outlook, for those engaged in the grain business, there is a bright streak beginning to appear on, what has, heretofore, appeared to be a very dark horizon.

Everyone who stopped to think at all, knew that our business life would have to pass through a period of readjustment, for we had enjoyed a period of unheard-of business prosperity, at inflated prices, occasioned by the necessities and demands of the great World War. I dare say, however, that there were very few who realized that the price readjustment in grains and other raw materials, would be so sudden and so severe.

During the year 1920, there has been produced in the United States, one of the most bountiful grain crops ever raised in our history. While there are millions starving in Europe, the export demand for our grains has been limited, as to what it otherwise would have been, because of the inability of the European countries to make arrangements for the payments for larger amounts of grain.

The producers of grain were, therefore, faced with the production of bumper crops, and the lack of an extensive export demand. These two factors brought about a most rapid decline in

prices, during the last six months. Wheat has declined in price at least \$1.00 per bushel; corn from 90 cents to \$1.00; oats from 50 cents to 60 cents; milo maize and Kaffir corn, from \$1.20 to \$1.35 per cwt., rye and barley in proportion.



JOS. E. LAWTER

THIS great and sudden decline has been a most severe blow to the farmers and grain dealers, alike. Because of the heavy and radical declines, it was simply impossible for a grain dealer who was handling grain in any quantity, to dispose of his purchases fast enough to escape loss.

Practically all farmers and grain dealers have complained bitterly, because of these conditions which have occasioned them very severe losses.

The prices of raw materials have declined much more rapidly than have the prices of manufactured products, and we cannot blame the farmer for complaining when the prices of his grain crops, which were produced and harvested with high-priced labor, have suffered such swift declines, while those manufactured products he has to buy, have not declined proportionately.

However, as I look backward, and then attempt to fathom what the future holds in store for us, I am inclined to

think that the severe, sudden readjustment of prices of all grains, to a pre-war basis, has been a great "blessing in disguise," as are, really, many of the occurrences of a life time, which we are prone to bewail at the time.

IF it should be my misfortune to ever have to undergo a severe physical operation, I would greatly prefer having it performed at once, rather than by degrees.

That is just what has happened to the prices of grain.

The operation is over.

Brighter days are just ahead.

We all know how impossible it is to do a successful business on a continual declining market. Let us think how much worse this inevitable readjustment

of prices would have been, had it been gradual, continuing over a period of one, two or three years.

Let us always remember the old adage, trite though it may be, that "Every cloud has a silver lining."

If we want to see the greatest business prosperity our country has ever enjoyed, let each of us do our full part to usher in such an era.

To do this, we must not spend our time in bewailing conditions, nor in agitation, *but rather in working, in producing, in economizing, in sacrificing, if necessary.*

Let us face the future, resolutely, with courage and a strong heart. Figuratively speaking, let us bare our brawny arms, do our full part, trust in God, set our faces to the sun, and go forward.

No live man is satisfied apart from the present manifestation of the life current; he wants to know and to belong to what is going on in the world and to have something to say about it; he must evolve with it and he knows that every day adds to his strength by his intimacy with life; otherwise he is not true to himself or just to his ideal.

Every man has an ideal of some sort; he selects his own place and position in the world and naturally his ideal changes to meet his advancing thought. It rests with him whether he will be a weakling or whether he will evolve into a giant of energy and power and accomplishment.—Grace M. Brown.

Don't let the other fellows on the job know more about the game than you do. Keep up with them and check up every month to find out that you are keeping up. The merchant takes stock at stated intervals to see where he stands. Do the same with what you know. Then you are in a position to make real progress.—Says the Night-Watchman.

The Value of Loyalty

THE longer I live, the more I value loyalty.

When I was young I had the silly notion that loyalty meant being obedient to someone else.

In those blundering days of youth, I thought that the greatest thing was independence.

To-day, after many hard lessons, I know that loyalty—sympathetic, intelligent loyalty, is one of the most valuable virtues that a man can have.

Unless you are loyal to others, no one will be loyal to you.

If you are an employer, you must be loyal to your workers.

If you are a worker, you must be loyal to your employer.

No success—no lasting success, can come to any firm unless there is loyalty on both sides.—Herbert N. Casson.

Just to Be Glad

IS there anything more delightful than a sunny soul, one who radiates sunshine, joy, gladness from every pore; who is always optimistic and hopeful, always expecting good things to come to him; who gives us the impression that he is glad to be alive, that he was born in just the right place at the right time and under the most favorable conditions?

Whoever strikes the keynote of joy and happiness is a dispenser of the balm of Gilead, a healing force.

Just to be glad! If we could only form this habit of being glad, what a wonderful thing it would be for everybody who touches our lives, to bathe in the warmth and power of our mental sunshine! What a paradise this world would be if we all just made up our minds to be glad!—Clipped.

Speculative Profits

No Man Has a Moral Right to a Profit That He Has Not Earned by Service

By Robert S. Keebler

WITHIN the past few years the business of America has exhibited marked and abnormal fluctuations. During the war and immediately prior thereto, prices went sky-rocketing upward.

Men became rich because they happened to have on hand a large supply of a marketable commodity, and almost all consumers' goods were marketable. Labor was imperatively demanded in every enterprise, and labor had its inning; never before were such high wages paid in this or any other country. It is easy to make money when prices and wages are climbing, and buyers are clamoring for your goods and services at every turn.

Immediately following the war, with the prospect of an unlimited foreign demand and with American commercial and political prestige at the highest point, there was unbounded optimism. For a season the whole nation seemed to be living in a fool's paradise.

There was an orgy of reckless spending and wild-cat investments. Oil stocks were sold as freely as if they had been Liberty Bonds, instead of worthless paper as they have proved in large measure to be. Automobile dealers were six months behind with their orders; for lack of adequate railroad facilities, great barges of automobiles were floated down our rivers to centers of distribution.

In staid and conservative Boston, the arch-promoter Ponzi was able to dupe thousands of victims and to swindle them out of millions of money by a scheme whose fraud at any other time would have been instantly apparent.

A REACTION was inevitable. By the law of gravity, physical and commercial, that which goes up must come down. The bubble has been pricked. The rise in prices was scarcely more precipitous than the decline has been. Our manufacturers and retailers

are now busy taking their losses as gracefully as possible, and preparing to renew their business on the solid, rock-bottom basis of maximum service at minimum cost.

All classes of the community, from the farmer to the retailer, are vitally

affected. Labor must take its medicine with the rest, for it too was affected with the virus of abnormal gain.

The industry of America was focused upon war production and in the heat and ardor of a world conflict, we could not scan invoices with too great scrutiny nor haggle over prices.

The industry of America must now be re-focused upon peace production, wherein competition must be clean-cut and keen, and *service must be the sole basis of success*. It is this readjustment which is pinching.

ONE of the great evils of modern business, not only in America but elsewhere, is that it is too often led astray by the lure of speculative profits. We have the gambler's blood too much in our veins. Men tend to scorn wealth by slow degrees; the get-rich-quick-or-bust method is more alluring.

The profits to be derived from honest, laborious, productive toil are easily calculable and quite prosaic; but the promise of millions from some new, quack scheme fires our imagination—and robs us of our savings.

MR. KEEBLER SAYS:

"The moral law which underlies all business is that he only is entitled to a profit who produces—and that the product is the proper measure of reward.—At bottom, sound morals and sound business are one."

The advertisement of our oil and other promotion stocks are an indictment of our national business sobriety. They scorn the laws of economics. They appeal to a greed of gain which is restive of growth in the only secure manner known to nature. They conjure up pictures of easy money, of a \$100 investment yielding an annual return of \$50,000, and the like.

Such spectacular fortunes have perhaps in rare instances been made; a convict last year became a millionaire by the discovery of oil on his little, sterile farm; honest, hard-working laborers have been transformed overnight into the class of our idle rich; but such instances, however fascinating to read about, are an indictment of our industrial efficiency and are not to be encouraged or coveted. There is no just or lasting place in our national economy for lotteries, whether in roulette wheels or natural resources.

Whether the unwary investor is lucky or unlucky, and the chances are usually a hundred to one in favor of the latter event, the result is alike disastrous. It injures a man's finer fiber to gain out of proportion to his service perhaps even more than to lose by mishap; for the loss is a powerful lesson, while the gain is a temptation to listen again to the siren's call.

LAST year the writer spent several months in the heart of the oil region of Texas. The lure of easy money fascinated him to the very brink of the abyss. He saw the wreck and ruin and blasted hopes, and he learned anew that the spectacular gains of a few mean the blighted fortunes of many. He found that the eager, feverish quest for wealth and the highest nobility of character do not travel far together. And he fled from Texas as Bunyan's Pilgrim fled from the City of Destruction.

There are those who hold that speculative profits are an essential factor in the development of industry; that they speed up industry; that it is morally defensible to buy an oil lease on a gambler's chance that a nearby well will strike oil; that it is all right to buy

land or natural resources merely for speculative purposes, and that such is not only right but necessary.

They point out that it has been the spirit of adventure which has blazed the trail and pioneered the way through the forests and across the prairies, and converted our nation from a vast storehouse of unused resources to the world's workshop within less than a hundred years.

All glory to the hardy pioneer. With him who hews his way through the wilderness we have no quarrel. He is a producer. But for that horde of adventurers who camp upon his trail and seek to profit by his sacrifice we have no word of commendation.

THE moral law which underlies all business is that *he only is entitled to a profit who produces*, and that the product is the proper measure of reward.

He who takes more than he produces has destroyed the equilibrium of the law of compensation. But this law will not be cheated nor violated with impunity. He who pays not for his income by the sweat of his brow, must sooner or later pay therefor by the sweat of his conscience.

We pay for our fortune either by hard labor and frugal savings before it arrives; or we pay by wasted days and sleepless nights after it arrives.

Happy is he who pays the full price of his fortune before he receives it. Then can he look the world in the face and feel all the thrill of worthy accomplishment. The easiest and only satisfying wealth is that which is earned by honest, productive labor. The man who scorns the law of service and takes more than his product warrants, is ethically akin to the porch climber or the highwayman; only the latter displays a higher degree of physical courage. *At bottom sound business and sound morals are one.*

Speculation in natural resources is accomplishing their devastation. Industry will grow soundly without spurs or narcotics. Our government will some day wake up to the fact that our natural resources are being consumed far out

of proportion to our normal needs. This generation is not so important that it should use all the oil, all the wood, all the coal, and leave future generations to shift as best they can. It is our duty to transmit a greater heritage than we have received.

THE basic industries are not sufficient to sate our greed of gain. Farming and transportation and manufacture and distribution of those articles necessary to our physical welfare and mental and moral progress might well consume all our energies.

But we are not satisfied with ministering to the fundamental needs of men. We must invent some new allurements or contrivance, be it ever so worthless, to wheedle and coax the dollars from men's pockets. What matters it whether the article be useless or indeed harmful if only it will sell? And so a large percentage of our workers are engaged in making and repairing fifth wheels in our industrial machine. This dearth of farmers, this mad rush to our cities, this cry of alarm that the necessities of living should come so high, and this eternal problem of poverty, are largely occasioned by the alluring profits from non-basic industries.

Let every man test the dollars in his pocket and ask them whether they came from an honest dollar's worth of honest service. If they came by luck or chance, they are gambler's dollars. If they came by an ignoble appeal to the ignorance or baser instincts of men, they are filthy dollars. In either event they are contaminating to the finer instincts of men.

SOME day we will learn that it is just as unhealthy to grow rich quickly as it is to grow to manhood's stature without undergoing the rigorous exercises and experiences of youth and adolescence. The cottonwood may grow more quickly than the oak; but will it stand the storms of life as bravely?

There is something morally disintegrating about unearned profit; and any gain at the expense of man's finer sense of honor is won at too dear a cost.

No profit which is not founded upon

and measured by service is worth the having. It is an immoral, godless gain. Have you never seen a man whose sole claim to fine clothes and a palatial home was the fact that he or his forbear "hit it lucky" on some venture in natural resources or in the production of some vice-begetting article?

Give them credit for taking a chance if you will, for foresight in anticipating men's desires, for having nerve, for risking all on a single thread. But pray, what have they created? Did they add one acre to the land, one tree to the forest, one ton of coal or barrel of oil to nature's hidden treasure, or one aid to man's equipment in the long, hard struggle of virtue against vice?

UNTIL they can be shown to have done so, they deserve nothing of their fellowmen. Let them be judged and paid by their fruits. Our laws have allowed men to stand at the crossroads of life and levy their toll, after the manner of the robber barons of the middle ages. But our laws are still imperfect, and we are far removed from that Golden Age for which we were taught to pray—"Thy kingdom come, Thy will be done on earth as it is in heaven."

We are going through the birth pangs of a new industrial era.

With a sobered sense of industrial expansion we are looking forward.

Let our lesson be well learned. Let us scan ourselves closely and find out whether our feet are planted upon solid rock; whether we are engaged in a business which contributes a fundamental human necessity, and let us not deceive ourselves for the necessities of life are relatively few, and modern business has ramified far outside the field, and lastly, whether our business is organized solidly not speculatively, nor alluring, as into a spider's web, the unwary investor, but for that growth which is solid and sure and which will withstand the disasters of chance and unfavorable circumstance.

LET a man find his business and stick to it, making himself a master in his field and able always to look the

world squarely in the face and say: "For all that I have received at your hand I have contributed a service of equal measure. Mine has been an honest product, efficiently produced and reasonably sold."

Such a man has builded his house upon a rock, and though the winds may blow and the rains beat upon it, it shall fall not, for it is founded upon the rock of honest service.

Granted that he will not get the speculator's reward; he shall also escape the disaster. The dice-player's thrill at winning a million on the chance of a single throw will never be his; nor the moral downfall which accompanies it. The chance of the market may not make him a rich man over night, as it should not; but he will have that supreme and only worthy satisfaction in life, the satisfaction of having helped his fellows and of having gained that sure and steadfast reward which comes through service.

Bear With Me

Bear with me, my friend and brother,
I am lending all my might,
In the intervals allowed me—
To be constant to the right!

I'm not always girt with reason—
I have passions strong—I know,
I'm not always truly trying—
I can't reap unless I sow!

Now these intervals I mention,
Seem to interfere with "play"—
Time and conscience count but little,
When the tempter wants his way!

Yet, I ask—with all these foibles,
Save the good I'd have you see,
Take it from the chaff of failure—
Weigh it well—in charity!

While we beg for mercy—ever,
There is just another side—
So we'll aid—assist a brother,
For he's also being tried!

—Denman S. Wagstaff

The habit of hurrying, so common in our work-a-day life; the feeling most of us have that we cannot take time to cultivate the beautiful things of life, is responsible for an amazing amount of callousness in the finer perceptions and valuations. In our haste to board a street car or make a train, we so often ignore the amenities of life—alight the finer relations, slur the deeper meanings—that eventually we lose sight of them altogether, and boarding a car looms bigger on our daily horizon than greeting a brother, or cheering a friend.—Marden.

What Is Real Efficiency?

By Louis D. Brandeis

Associate Judge, U. S. Supreme Court

IN discussing the efficiency of labor a construction altogether too narrow has been given by some to the term "labor!"

The labor to be made more effective is that of the managers and high-salaried officials quite as much as that of the wage-earners. Indeed, the increased efficiency of the wage earner is not possible until the heavy demands which scientific management makes upon those controlling and directing the business, including superintendents and foremen, are fully met.

Increased efficiency must begin with those higher up. This is the essence of scientific management!—"Business—a Profession," Small, Maynard & Co., Boston.)

The Moment

THIS life of ours is a continual searching after harmony; a seeking to identify something that is lost.

We search and search from the cradle to the grave after happiness—which is harmony.

We strive after gold in the hope that it will bring it to us.

We strive after *power*.

We strive after *success*.

We strive after *fame*.

We strive after *love*.

We go on and on till there comes to us the long sleep that we call death.

And who is to say that there are not times when we find that for which we seek?

Who is to say that there are not in all our lives magical and wonderful and beautiful moments?—*Bart Kennedy*

Psychology and Salesmanship

Study of this Science Brings New Forces to Bear Upon Business Problems

By Dr. Frazer Hood

Professor of Psychology at Davidson College, South Carolina

AS a scientist, I find the psychology of the sale one of the most interesting mental processes that I am called upon to study, affording me not only a keen enjoyment, but also giving me one of the clearest insights into the principles and laws of human behavior. The sale runs through the whole gamut of mental process. If then the study of selling is so fascinating to me as a psychologist, one interested in studying the facts and laws of behavior, how much more gripping upon your interest ought the study to be, you who have such a practical concern, with the success which follows your application of the laws and principles.

Whatever may have been true of the older psychology, modern psychology is not constructed by the armchair method. Modern psychology has gathered its facts from the first hand study of actual behavior. We study, for instance, a successful salesman at work and note how he goes about it. Then we do the same with hundreds of others. By this means we collect a vast number of facts. We add to them other facts which we have gotten from our laboratory experiments of the behavior of an individual in the presence of certain stimuli. But mere facts do not constitute a science. Facts must be carefully compared, classified and generalized. Similarities must be discovered and over against these discovered similarities we must set discovered differences.

DR. FRAZER HOOD is a scientist who stands at the head of the students and teachers of psychology in this country. He holds the chair of psychology in Davidson College and during the war was in charge of psychological investigations for the War Department with the rank of major. When he writes of psychology as applied to practical business, he speaks with authority.

ALL successful salesmen employ psychological principles in their work, or else they would not be successful. But very many men in the selling game do not employ psychological principles and their achievement is circumscribed and limited thereby.

Perhaps neither the successful nor the unsuccessful could tell you why he did thus and so, or did not do such and such. How many successful salesmen have you ever heard of who could tell the other fellow how to do it?

Only recently in Chicago I heard one of the largest life insurance writers

in the city speak to other life insurance men on the subject, "How to Write the Business." While we were all entertained, I wager not a man there could tell you how this big producer said he wrote his big business.

So the aim of the science of salesmanship is to formulate the laws of human behavior and set forth the significant facts to the end that the unsuccessful salesman may learn wherein he fails to reach his goal, and if the cause is not too deep in original nature, profit by the diagnosis. And on the other hand, since no successful salesman is ever so proficient but that he may improve and by the help of the science of salesmanship, he will be able to detect his weaknesses more readily.

LET us analyze the Sale. The psychological process reveals three distinct phases: the Approach; the

Selling Talk; and the Close. Each has its own problems, although there are certain principles applicable to all. The problem of the approach is to tap an instinctive interest, and by means of it find your way into other interests, both instinctive and acquired.

Here you are concerned with the psychology of attention and interest. The problem of the Sales Talk is fundamentally concerned with developing the initial interests into a particular interest in your car, leading from interest to appreciation and desire by setting up positive associations and by removing objections.

Here, therefore, you must understand something of the law of association and the fact of the impulsive force of an idea. The major portion of this address will be concerned with this aspect of our discussion. And last, the problem of the close is to transform decision into action.

Here you must make use of the laws of suggestion and imagination, and must understand the place of assumption and how it is connected with the law of ideo-motor activity. In fine, in the close you want the man to buy, and buying, remain satisfied with his purchase.

The Approach

REMEMBER that when you seek to approach a man on the proposition of buying a car, you find that approach blocked by three sentinels, an Instinct, a Habit, and a Prejudice. You must, so to speak, give the password and make the countersign, before you can pass into, not the mere physical presence of your prospective buyer, but into his real mental presence.

The instinct you meet is the impulse to be displeased by your very intrusion, before he knows, perhaps, what you are there for. This is nothing but the force of an instinct, the instinct to be suspicious of the presence of a stranger.

Primitive man was so defenseless an animal that the stranger must always have been a cause for anxiety. "Language, indeed, bears witness on the point for 'fear' is etymologically the state of mind of the traveler, the 'farer' away

from home; and 'hostis' which we translate enemy, originally meant simply stranger."

So you see how natural it is and why nearly every man shows displeasure at the approach of a stranger. How are you going to get by the sentinel successfully? I should answer, "by the help of another instinct; the instinct of curiosity." Say something that will arouse the instinct of curiosity. He will forget the fear instinct and yield himself to the impulse of the instinct of curiosity.

Having got by the sentinel instinct, you will find yourself challenged by the second, sentinel habit. What the man was doing when you interrupted him was acting in the line of some habit. A man's daily tasks are in larger measure carried on from the force of habit than from conscientiously reasoning out his line of action.

Well, here, too, a good rule to follow, as in getting by the first sentinel, call to your aid another habit. Your man is accustomed to act from other habits than those which are concerned in his work. He has formed the habit of acting, or at least considering anything that seems likely to promote his prosperity or contribute to his pleasure.

Appeal to some such habit. For instance, "You ought to take more exercise," or "You are interested, are you not, in a proposition which will increase your profits?"

Overcoming Prejudice

AND now, you come to the sentinel Prejudice. Did you realize that nearly every man is prejudiced against any one who comes to sell him anything? Even men who are professional buyers have the feeling, although with salesmen they know well it is of not much force and soon gives way. In men's minds there is a vague but none the less real suspicion that to sell them is to "put something over" on them. This suspicion must be removed, not by reason, because it never got there that way.

You must make your manner and deportment such that they will substitute for the prejudice against you

prejudice for you. A prejudice is nothing more than an unreasoned judgment. A mere prejudice is neither unnatural nor unuseful. We must get this sentinel out of our way by the superior strength of the prejudice in our favor. So here as in the other two cases, our principle is the one formulated by the old physicians "Similia, similibus curantur"—like is cured by like.

In all this you have gotten yourself into the man's mind; by which I mean you have tapped his interest and by your other moves you have succeeded in getting him to give you his attention. Interest always insures attention, but attention does not always insure interest. The function of attention is to stamp in the ideas you wish to dominate; ideas that are associated with interests, instinctive, habitual, and educational.

The Sales Talk

ASSUMING that in the Approach you have gotten your prospect's attention through his interests, your task in the Sales Talk is through the dynamic ideals, to quicken interest into appreciation, and appreciation into desire so that decision and action follow. Here in the Sales Talk is where the salesman ought to concentrate his energies.

I believe every interview with a prospect ought to be a carefully prepared interview. Paraphrasing the idea of the proverb which advises the sluggard to learn from the ant, let me say to you: "Go to the lawyer, thou salesman, consider his ways and be wise." Just as no successful lawyer would dare go into court to argue a case without careful preparation, so ought no salesman ever to go to sell a prospect without preparation. The success of the lawyer is in direct ratio to the intelligence and diligence with which he prepares his cases.

And what is to the point here, that preparation consists of more than finding the law. In jury cases, quite as much of his preparation consists in finding out all he can about his jury, each man's prejudices, habits of life and thought, the ideas that control his interests, etc., etc.

How many of you men are very much concerned with knowing your prospects as a lawyer is in knowing his jury? And yet each of you is in the business of influencing men to act in line of your interest.

A Sales Talk to be most successful must be standardized. I do not mean, of course, that you are to memorize something to say and like the book agent, speak it off, parrot fashion, on every interview. I mean by a standard talk that one is built on a standardized plan. Know where you are going to get on and where you are going to get off. Because psychology has made clear that so much of human action and conduct is standardized; that we stereotype so much we do. Present a certain situation and without reasoning or scarcely thinking, we react.

The Science of Salesmanship

THE Science of Salesmanship is possible only upon the hypothesis that there is so much uniformity of re-action to certain situations among men. Hence, you see, you must have an understanding of human behavior, or, in other words, you must know how men act under certain conditions and in certain situations. The business of psychology is to give you this understanding. Psychology finds out the laws of behavior, how certain ideas arise in the mind and studies the function of ideas in human action. From this study, pursued in harmony with the best traditions of science, psychology has discovered some facts and formulated some laws which are useful to salesmen. One of them is, suggestion is superior to argument where action is desired. There is, of course, a place for argument but it is not as an antecedent to action. It is useful sometimes to prepare the mind for suggestion. Action is not the result of being intellectually convinced.

Indeed, I think we, as salesmen, waste time trying to convince a man. "As a man thinketh in his heart, so is he." But as a man feels toward an object, so acts he. Another great fact which psychology has emphasized is the

dynamic quality of ideas. Ideas have a native inherent impulsive force in them.

If you think about making certain movements, you will find yourself making them. If you think about an injury some one has done you, presently you will find yourself clinching your fists and otherwise making incipient pugnacious movements. As to the idea of movement in the antecedent of the movement itself, so is the idea of the antecedent of buying. You cannot have an idea without that idea is felt in movement. The idea of an injury will set off the instinct of fight. You have the idea "spending money" and with the prudent man that idea is followed with the movement to grip his purse a little tighter, but with the spendthrift the movement will be rather opening his purse.

As salesmen, try to find out enough about your prospect so that you will know what ideas in his mind are associated with buying, and what ideas are associated with the opposite action to buying. Be diligent in stirring up the former, and cautious not to arouse the latter.

Overcoming Instincts

PSYCHOLOGY has taught us a great deal about instincts which every salesman ought to know. Instincts constitute our original nature. They give the drive to our responses. I hold up this book and move it to and fro. Instantly your eyes follow and your interest is tapped. I suggest the idea of benefiting your son and daughter, and you find yourself going to do that very thing. Your tailor is showing you cloth and you seem to be unable to decide on a pattern. He suggests that this pattern has the air of a successful business man; and he may suggest that so and so, a prominent business man in a neighboring city, purchased a suit of that goods. If you have not decided, you are at least beginning to look upon the goods offered with incipient movements which if unchecked by counter-acting ideas, will eventuate in your buying.

I said an impulse started by an idea would result in action along the line of that idea unless checked by contrary ideas. This is what might be called a corollary from the former law of the impulsive nature of an idea. The contrary idea is called an inhibiting idea.

For instance, "I will not buy as long as there are in my mind such ideas as "spending money," "can't afford it," or "perhaps something would be better." But, if on the other hand, the salesman keeps me entertained with such an idea as profit, pleasure, comfort, acting like this or that prominent man, then my action will be buying.

WHILE psychology teaches that uniformity is a principle in human action just as it is in physical action, it also reminds the student that this uniformity is not absolute. There is the principle of individual difference. We find this principle in chemical and physical action. We know that all wood will burn, but there are individual differences in the kindling temperature, soft pine, oak, or hickory, etc. But in human behavior, analogous situations provoke surprising uniformity of action. Human beings are interested in the same thing. Typical situations provoke similar responses. It is because of our original nature, our instinct, that this fact is to be explained.

As to Objections

LET us pass to a very important part of the sales talk, objections. Many salesmen really enjoy meeting objections to their goods. Others look upon their arising with fear and dread. One strong argument for standardized sales talk, is that it permits you to prepare for objections in advance. One ought to be able to anticipate any objections that might be raised.

Any first class life insurance salesman can recite to you every objection that has ever been raised against life insurance or against buying it. Many life underwriters can go further and classify objections into certain great groups and can tell with pretty fine accuracy what class of objections to

expect from certain men. Objections do not reveal individual difference in men so much as it shows how stereotyped men are in their objections.

Furthermore, objections are symptoms, to use a medical term, and should be interpreted as evidence of growing interest. Sometimes these objections are mere excuses. All serious objections should be frankly met and if you can not answer them, say so frankly. To ignore any objection or side step it is dangerous. Any objection raised can be answered just as any fortification can be razed, although in each instance it requires some heavy firing.

PSYCHOLOGICALLY, an objection is an interruption of the impulses set going by your sales talk. If the objection is objective, i. e., if it refers to some perceivable defect in the goods you offer, a clear explanation is the best way to get rid of it. Either admit the fact, but show that it is not significant, or show that it really does not exist. But by far the greater number of objections are subjective; by which I mean, it is not because one clearly sees a defect in the goods, but because there exists in the mind of the buyer a vague undefined fear that there might exist such defect that he raises the objection.

Closing the Sale

THE third phase of the sale is the close. This is often regarded as the most difficult part of the sale to handle, but if your sales talk has been successful the close follows easily, because you have constructed it so that psychologically it leads into the close. Don't be disturbed about missing the "psychological moment." There "ain't no such animal." There are, however, certain indications which you ought to learn to detect, which suggest to you that the time has come to close. But it is not fatal to your sales talk, to try to close too early. One always has to estimate that time. The best salesmen will tell you that they often have to make several efforts before they finally close the deal.

Avoid negative suggestion. Never

Haven't Got Time

Opportunity tapped at a door
With a chance for the brother within;
He rapped till his fingers were sore,
And muttered: "Come on, let me in.
Here is something I know you can do,
Here's a hill that you can climb."
But the brother inside, very quickly
replied:
"Old fellow, I haven't got time."

Opportunity wandered along
In search of a man who would rise.
He said to the indolent throng:
"Here's a chance for the fellow who
tries."
But each of them said with a smile,
"I wish I could do it, but I'm
Very busy today, and I'm sorry to say
That I really haven't got time."

At last opportunity came
To a man who was burdened with
cares,
And said: "I now offer the same
Opportunity that has been theirs.
Here's a duty that ought to be done.
It's a chance if you've got time to take
it."
Said the man with a grin: "Come along,
pass it in!
I'll either find time or I'll make it."

Of all the excuses there are
By which this old world is accursed,
This "haven't got time" is by far
The poorest, the feeblest, the worst.
A delusion it is, and a snare;
If the habit is yours, you should shake
it,
For if you want to do what is offered to
you
You'll find time to do it, or make it.
—*Detroit Free Press.*

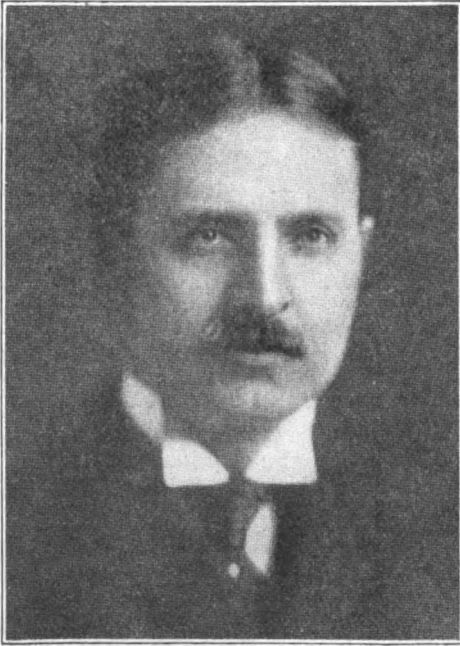
present a situation where a choice can be made between buying or not buying. Increase the urgency for buying rather than try to knock out the idea of not buying. Be positive. Never knock your competitor, because it is both undignified and unpsychological. When you knock your competitor your stir up and set off the instinct of protection and you have created a champion for the very idea which you want to crush.

One Remedy for Unemployment

Railroads Should be Permitted to Retain Surplus Earnings for Dull Periods

By S. P. Bush

President Buckeye Steel Castings Co. Columbus, Ohio



S. P. BUSH

I BELIEVE it is vitally important that labor should have steady employment. In a recent address in Washington, Mr. Herbert Hoover dwelt at some length upon the importance of stabilizing business, and thereby stabilizing employment of both labor and productive capital. I have been greatly interested in this subject for a number of years.

One thought which has occurred to

me, and to which I have called the attention of government officials, is that in the regulation of our railways, those great arteries of commerce upon which we rely for the distribution of all commodities, it should be provided that the railways should be permitted to retain certain surplus earnings for specific purposes, such as for the payment of dividends in lean years; to assure more even expenditures for maintenance, and for the making of non-revenue producing improvements from year to year for the purpose of reducing costs.

LARGE and serious unemployment of men occurs at frequent intervals not only in the railway service, but in all basic industries. In many great industries it is a fact that plant investment and capacity is employed only a little over sixty per cent of the time on an average. Both seriously impair productive power and thus involve waste and loss. Overhead expense and depreciation go on constantly. The loss of trained workers when the volume of business declines has got to be paid for in the training of new workers when the volume increases, with the result that losses incurring in one period must be made good in another period. Periodical unemployment in coal mines and similar industries is a menace.

If these conditions can be studied and overcome, and a remedy can be found, the stabilizing of industry may be finally accomplished.

In thy dealings with men, be impartial and just; do unto them as thou wouldst they should do unto thee. Thrice happy is the man who hath sown in his breast the seed of kindness and benevolence, for the fruit and produce thereof shall be Wisdom, Charity and Love. From out the fountains of his warm heart shall rise rivers of love, goodness, and power; the streams shall overflow as refreshing waters for the benefit of all mankind.—Says a noted Prophet.

Every man takes care that his neighbor shall not cheat him. But a day comes when he begins to care that he does not cheat his neighbor; then all goes well. He has changed his market cart into a chariot of the sun.—Ralph Waldo Emerson.

In moments of supreme test, remember that what others dare, you can dare.—Sheldon.

Race Development Depends Upon Service

*Man, by the Basic Law of His Nature, is Compelled to
Work for Posterity*

By Robert B. Wolf

Head of the R. B. Wolf Company, New York

(A digest by Mr. Wolf of an article by M. Polakov, discussing "The Principle of Industrial Philosophy," and an analysis of the Views of Count Alfred Korzybski, the great Polish engineer.)

MY UNDERSTANDING of the substance of Mr. Polakov's paper is that he urges a recognition of man as essentially different from the animal because of his power to use time consciously.

He points out that this is the fundamental thesis of Francis Bacon, as expressed in his *Novum Organum*, from which he quotes the following:

"For truth is rightly named the daughter of *time*, not of authority."

* * *

"We must not only search for, and procure a greater number of experiments, but also introduce a completely different method, order, and progress of continuing and promoting existence. For vague and arbitrary experience is mere groping in the dark, and rather astonishes than instructs. But when experience shall proceed regularly and uninterruptedly by a determined rule, we may entertain better hopes of the sciences."

* * *

"We cannot, however, approve of any mode of discovery without writing, and when that comes into more general use, we may have further hopes."

* * *

This faculty of recording past events as a guide to future actions is what Mr. Polakov claims to be the secret of the success of Mr. H. L. Gantt's method of recording plant progress by the chart method. These graphical charts make it possible for those in charge to be conscious of a greater portion of the *past* in the *present* than is the case with the old historical or descriptive methods, and it is because of this greater consciousness of past events that the future can be more definitely predetermined—this, of course, results in a maximum of

production with a minimum outlay of *time*. This concept, according to Mr. Polakov, was more specifically indicated by the Polish Engineer, Alfred Korzybski, who brings out, for the first time, the outstanding difference between the three kingdoms of the organic world—the vegetable, the animal, and the human.

IT HAS been my privilege to review Count Korzybski's book and in order to intelligently discuss Mr. Polakov's paper it will be necessary for me to briefly explain Korzybski's expression "binding time," to which Mr. Polakov makes frequent reference. This book, first entitled by Korzybski "The Manhood of Humanity and Its Universal Language," has been described by Prof. Keyser, head of the mathematical department of Columbia University, as "the biggest thing, in its fundamental conception, that our extraordinary times have evoked."

Korzybski, who had ample opportunity to observe the destructive effects of commercial competition in Europe, concluded that man must have a wrong conception of the reason for his existence. The human standards seemed to be but little above the animal standards and "survival of the fittest" naturally resulted. It was in the hope that he could find a fundamental distinction between the various classes of life that he began his researches by studying the accumulated records of the past.

He first turned his attention to the lowest form of organic life—the vegetable, and very soon found its main function to be the storing up of solar

energy. The vegetable organism, which does not move about, but is attached to the earth, draws up through its roots the inorganic chemical substances from the earth and forms them into a cell in which the energy of the sun is confined. He, therefore, concluded that the function of the vegetable class of life is to "bind solar energy." Coal, for instance, is of vegetable origin and in burning it we release sun power.

HE NEXT directed his attention to the records of animal life and at once noted that the outstanding thing which distinguished it from the vegetable is its freedom to move about in space. The animal is more concerned with giving out energy than with storing up energy; in fact it can be likened to a "fire-arm" by means of which vegetable energy is exploded.

As all life proceeds by multiplication, i. e., geometrical progression, each species of animal life was soon in conflict with every other species.

This animal characteristic of movement in space and occupation of space resulted, of course, in a struggle for self preservation. This was especially true in an environment which stimulated rapid reproduction of the species. Darwin observed this when he enunciated the principle of the "survival of the fittest"—no two physical bodies can occupy the same space at the same time.

These observations led Korzybski to his second generalization, namely, because of this fundamental faculty of movement in space, the animal was destined to increase its power of movement by its occupation of more space. The animal, he therefore concluded, was a "binding space" class of life.

Having concluded that the function of the vegetable was to "bind energy" and the animal to "bind space," he next turned his attention to the records of human activities. He soon realized that the outstanding characteristic which distinguishes the human being from the animal is its capacity to record past experience, to make them available for future generations.

ALL THE world's great religions were based upon the recorded teachings of the founders.

Our whole system of law is based upon past precedents recorded in our court proceedings and modern science is primarily an accurate history of the results of past happenings in the organic and inorganic worlds.

It is this recording of events in *time* which is a distinctly human faculty, and through it man alone becomes conscious of the operation of the principle of causation, for without this power of recalling past events man could not have come to a realization of the absolute unchangeableness of natural law.

This faculty of holding or fixing past events, to make the knowledge of them a source of power for future generations, is what Korzybski calls "binding time." His third generalization, is that man is, therefore, a "binding time" class of life. The natural effect of this is that each succeeding generation of mankind is able to begin approximately where the preceding one left off, whereas in the animal world each succeeding generation is obliged to begin practically where the preceding one began.

The far-reaching effects of this new realization of human life is expressed by Korzybski in his conception of what human competition *should be*, namely, *competition in time*—"Survival of the fittest"—yes; but in *time*, not in *space*. It is, he maintains, the application of "space binding," animal standards to the human being which is responsible for "man's inhumanity to man."

The world war was the logical result of animal emotions controlling the terrific power released by the human intellect.

MAN, THEREFORE, by the basic law of his nature, is compelled to work for posterity. The animal is conscious of only one dimension of time, the present—man alone consciously uses all three: past, present and future.

This is why real education, by means of the *true* presentation of the facts of the past, is the only sure cure for wars; also why humanity must resist any dogmatic attempt to keep the individual in

ignorance. Safety lies only in a true evaluation of the past, in order that *present* humanity can consciously create a *future* which will be in harmony with the universal creative purpose.

My intense interest in the subject matter of Mr. Polakov's paper is the amount of light that this concept of man as a "time binding" class of life throws upon my own past experiences.

Men invariably put forth their best efforts when furnished with continuous records of past performances. *In all such records the individual competes with his own past and with the past performances of others.*

This is the secret of the baseball player's interest in the batting average, for it is only the animal, who lives in the present, who competes with the present. Present competition is "space" competition, and, therefore, destructive.

INTELLIGENT effort is creation and as no such self expression can be obtained without some degree, at least, of conscious use of past experience, it follows that this conscious use of time is the very essence of creation.

It requires time to create a universe, a garden or an automobile, and the production records of Gantt show clearly that it is only an efficient *use of time* that makes greatest productivity possible.

Gantt's conclusion that the Golden Rule is the most practical doctrine upon which to conduct business, makes an intellectual as well as an emotional appeal, looked at from the point of view of man as a "binding time" class of life, for it is only when every man does to every other man what he would have all men do to him that the human race can make its greatest progress in the *future*.

Judged by the same standard, that other great Christian injunction "It is more blessed to give than to receive," which the so-called "practical" business man calls Utopian, is recognized to be the only practical guide to human life.

Getting is "space binding" and, therefore, animal. Sooner or later our accumulations will conflict with the accumu-

lations of others and a physical conflict is inevitable.

We must cease our efforts to *possess* things and make *giving*, which means *rendering service*, our main object in life. It is only in this way that the human race can attain to a maximum of creative power. The possession of this power, of course, insures an abundance of all "things" needed.

Power, as the engineer well knows, is always limited by time.

The power to create is spiritual.

To work in harmony with the creator one must understand the value of time and consciously use it to advance the welfare of the human race.

A Fable

THIS little fable, as usual, contains a moral for such as seek truth and good advice therein.

Once upon a time, there were two motorists. Let us call them U. R. Blue and I. M. Prosperous.

This is the way they ran the cars of which they were in charge.

"Blue" stepped on his accelerator going down hill and removed three spark connections driving up. Naturally he stalled on grades and was always changing gears.

"Prosperous," was different. He coasted down with motor in gear, ready to take the next hill with all six gaining power. The calamities encountered by Blue disturbed him not.

They became advertisers.

Blue stepped on his accelerator when overloaded with business. Fine. Then came the up-grade—slackening orders. Instead of accelerating, he took off three wires—cut advertising campaign by half—and there he stalled, a failure, Blue.

But again, Prosperous was different. He coasted down, engine in gear—advertising but not cutting half his appropriation on the up-grade. No wires removed from his motor—not Mr. Prosperous. Instead, he stepped on his campaign and continued on the rosy pathway of continuous business, Prosperous.

And some call it luck.

Sympathy

By Nan Terrell Reed

*Don't say to the fellow who's down and out;
"Forget your troubles! Cheer up, old scout!"
But give him a wholesome, friendly hand,
And say, "I'm sorry—I understand."*

*The saddest thing in life, maybe,
Will happen—who knows—to you or me,
And it won't be in us to calmly smile
Or put it aside for a little while.*

*So cheer him over the roughest spot
With sympathy, for he needs a lot.
For many a heart that's tried and broken
Longs for a word that is never spoken.*

*It is fine to know, at the close of day,
That you helped some one in a human way.
So give him a wholesome, friendly hand,
And say, "I'm sorry—I understand."*

Determination

NOT infrequently there stands between failure and success an extra effort backed by a determination to finish a job in the face of all obstacles.

Often a task undertaken with enthusiasm becomes mere drudgery, before it is finished, as a result of the many unexpected obstacles encountered and one feels inclined either to give it up or rush it through. It is just before this final decision is hastily arrived at that there comes the test which determines whether one wishes to succeed.

An extra effort, a forcing of one's will to concentrate upon and finish completely the task in hand, is required. There can be no success without this determination to apply the extra effort in those times when it seems easier to give up.—*Thomas E. Wilson.*

A Good Plan

"If you see a good fellow ahead of the crowd,

A leader of men, marching fearless and proud,

And you know of a story if uttered aloud

Would cause his proud head, to, in sorrow, be bowed,

It's a pretty good plan to forget it."

—[Anonymous.]

Business Psychology

—By T. SHARPER KNOWLSON

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Cause, Effect and Remedy

Teaching Dignity of Labor to Younger Generation Would Revolutionize Conditions

By George R. James

President, The Wm. R. Moore Dry Goods Co., Memphis, Tenn.

Digest of an address before a Meeting of the Bureau of Farm Development

THE existing financial depression in the South is an effect and it would be useless to discuss or suggest a remedy without full and careful consideration of the causes which produced present results.

Obviously the average man would say that the present situation was due to the fall in the price of cotton, and certainly that would be the answer if we were looking only upon the immediate present.

The price of cotton, like the value of everything else, is determinable by the ultimate application of the law of supply and demand. The fact is there is more cotton in the markets of the world today than the said markets can, for various reasons, absorb.

The troubles of the South hark back to a far more important cause than the price of cotton or the available supply or demand for the staple.

Every business man, or for that matter everyone with ordinary intelligence, should realize that the success of any industrial enterprise rests primarily upon efficiency and economy in conducting such a business. I have no hesitancy in saying that the production

[This article by Mr. James is a digest of an address which he delivered a few days ago before the Farm Development Bureau of the Memphis Chamber of Commerce. He spoke primarily of conditions in the Memphis trade territory, but his general conclusions are applicable to any section of the country. Mr. James is president of a great wholesale drygoods company, is a banker, interested in various manufacturing enterprises and was chairman of an important sub-committee of the War Industries Board throughout the world war.]

of cotton as an industry is the most thoroughly unorganized, wasteful and extravagant line of human endeavor on the face of the earth.

It is hard to believe, without some thinking, that the average cotton producer, who at the high price of cotton

prevailing during the year 1918 only received approximately \$300 for his year's work, is the most extravagant and wasteful person in the world; but nevertheless such is an absolute, although deplorable fact.

WE can no longer sit idly by and ignore the fact that "the laborer is worthy of his hire." The time has come, too, when we must no longer ignore the first commandment ever given to mankind—"Replenish the earth." We must no longer ignore the commandment which says "Six days shalt thou labor," which undoubtedly means just what it says, because elsewhere in

the Good Book we find "In the sweat of thy face shalt thou eat bread."

Our educational institutions must be changed so that the boys and girls will be no longer educated to believe that it is a disgrace to work and that education is furnished for the sole pur-

MR. JAMES SAYS:

"The time has come to use our heads for something more than mere hat racks. There are just three things the human brain can do—think, imagine and remember. I can sum up the remedy for our financial difficulties in just 10 words—use intelligence; eliminate waste; encourage thrift—and go to work."

pose of enabling people to "get by" without physical effort, but by exploiting their poorer and more unfortunate neighbors who are denied the privilege of an education.

Our future depends upon the development of the boys and girls of present and future generations. I have no hope whatsoever of being able to depend upon the mental and physical activities of the grown-up people of today. I venture to say that unfortunately half of our tillable lands are owned or controlled by people beyond the meridian of life—men and women who have practically retired from active service and are merely sitting around, as George Ade says, "listening to their arteries get hard." Just as certain as death, time will change these conditions. The lands were put here for the benefit of humanity and the men or women who own the land, or who, under the present system of government, think they do, had better realize that with their ownership goes the responsibility of seeing that the lands they control are serviceable to mankind and that they will remain so to future generations. Failing in this, they certainly will be entitled to very little sympathy when the ownership shall have passed from them.

LET me say further that the responsibility for applying the remedy to cure financial difficulties of the Memphis trade territory does not rest alone with the farmer and with the land owner. The merchants and bankers, and in fact all others who live within the territory, must assume and carry their share of the burden.

The merchant must justify his existence by rendering real service, and I may say that the towns must justify

their existence by being of real service to the wealth producers of their respective communities.

One factor of the service which is required is the matter of providing markets for the surplus productions of the farm, such markets to be conducted on a fair and square basis. A failure to provide such markets undoubtedly means the ultimate elimination of the towns and of the merchants thus failing in their obligations.

THE banker owes it to his community to educate his customers in the constructive use of credit. Eugene Meyer, Jr., to whom the South owes an unending debt of gratitude for his efforts toward getting the administration to revive the activities of the war finance corporation in the present financial emergency, is authority for the statement that credit is like some drugs (narcotics, particularly) in that in the time of an emergency, and used under the direction of those who realize its danger as well as benefits, it is the most soothing, helpful and beneficial invention of mankind; but credit, like drugs, in the hands of those who do not understand its use may prove most harmful and the habitual user of credit, as the habitual user of drugs, will land in the gutter amid the squalor and misery of utmost poverty.

The time has come to use our heads for something more than mere hatracks. There are just three things the human brain can do—think, imagine and remember: Let us try using all three of these faculties for a while.

I think I can sum up the remedy for the financial difficulties of the Memphis trade territory in just ten words—Use intelligence; eliminate waste; encourage thrift and go to work!

Even more serious is the rapidly growing number of substandard teachers. More than half the teachers of the nation—350,000—are not prepared on any reasonable basis for the work of teaching, a reasonable basis being understood to mean the minimum standard that progressive communities have long insisted upon—two years of professional training beyond the four-year high-school course.—Says the Commissioner of Education of the United States.

Emerson loved the good more than he abhorred evil. Carlyle abhorred evil more than he loved the good. If you should by chance find anything in this publication you do not especially like, it is not at all wise to focus your memory on that, to the exclusion of all else.

The Only Keys to Success

Industry, Thrift and Initiative, Backed by Good Reading and Study, Will Open Opportunity's Doors

By I. H. Sayman

THE difficulties of the present adverse trade conditions, or other business depressions, are only a reality to the extent of our own convictions. They are conditions brought about by pessimistic ideas held so persistently before the minds of the optimist, that his mind becomes impregnated with the disease and he forgets for the moment that he is all powerful and can change conditions.

There is a nation-wide business depression now, but I think that it is largely brought by the masses, because they do not understand the laws of compensation.

They try to get more than they give.

When we work contrary to the laws of nature, the penalty must be paid. Nature never remits a penalty, nor does she ever fail to reward.

If we obey the scientific principles of service, we must succeed and prosper.

What we need is education. The educators are far too few to reach the masses. As long as capital tries to grab, grab, grab, and labor does the same, there is not any possibility of adjustment.

Who is to take up the burden of adjusting the difficulty?

The task is too great for any one man, or any one institution, that treats on this one subject, to handle. It must be done through our public schools and by get-together meetings of the warring factions, "Capital and Labor."

Each individual must help.

Every reader of this valuable magazine can help.

If we wish to help our fellow-men, the first thing that we must do is to get ourselves in a position to understand the principles which we wish to teach, to live those principles, to practice them and by our profits, show that we are right.

IN this article, Mr. Sayman, who is one of the leading real estate developers of Baltimore, Md., and who has written numerous booklets upon the Principle of Service, gets right down to hard pan and gives his views of some of the causes of the present business conditions—and their remedy.

ONE great trouble is waste of valuable time and the ignorance of the average man of how he could use one or two hours more a day for self-improvement.

I know that there is not a single reader of this magazine who could not induce a dozen of his

employees or friends to subscribe to this magazine or to educational books along this line.

Many shirk this responsibility of study. These shirkers are now paying the penalty of nature's law for not having tried to help the other fellow to lift himself up out of the rut, in which the masses travel.

The BUSINESS PHILOSOPHER could help a great deal, if they would publish a list of good books, which would help men to be men.

I am not being paid to write this article and I am not writing for idle pastime. I am writing to get more people to join me in the great work of the uplift of man.

I am going to tell you how I do it.

The Law of Service is the only law that brings profit.

You, Mr. Merchant, are rendering a service to your customer, when you sell him a pound of nails and offer him a good hammer to drive them with. When you sell him a knife, suggest a

good stone to sharpen it with. Take the name and address of every purchaser and on special holidays call his attention to your line of goods with a personal letter. Send out attractive cards to them and watch the effect. No matter what business you are in, you can increase it, providing you have an earnest desire to render *service*.

EVERY intelligent business man knows that people are willing to pay for service. According to Mr. Sheldon's teachings, "He profits most who serves best." As soon as you can get your business or your work in such a shape that you have created a demand through service, then you have the people hunting for you.

College education is not necessary, but the knowledge of English as it is taught in the public schools, is an absolute necessity and must be followed up by reading such literature, as you now hold in your hand.

These magazines and books develop intelligence that one may apply for the benefit of humanity.

If every one or even seventy-five per cent of the general populace had this desire for service, we would not have hard times or business depressions. We have the same amount of money in the world that was here six months ago.

Intelligence may be misapplied and still bring large results. Take the case of Ponzi. He was quite a wonder on intelligence, but it was applied contrary to nature's laws. He took more than he gave.

In my opinion we must apply our intelligence for the greatest benefit toward our fellow-man, if we wish to banish hard times.

HOW to do it yourself, is the question. There is only one way, *co-operation*. If you have no one to co-operate with in business, co-operate with your wife. Read magazines like this one and those books advertised in these pages, or write to me and I will mail you my publications free of charge. I will be glad to answer your inquiries and tell you how. I have not any ax

to grind; I want to help you help yourself. If you cannot find the time to read, and do not want to spend the price of a course like Sheldon's, you cannot succeed. There is no use trying.

It is true, that there are many who are successful, without reading. The people who are, unconsciously comply with the laws of compensation and try to put all they can into their work. Let the taking out or the getting back take care of itself. If you sow seeds and keep the weeds out, the crops are most likely to grow all right.

Reading develops men who have made a study of the science of business building. It can and will help you.

If we could introduce a series of books edited by Mr. A. F. Sheldon or Dr. O. S. Marden, into all our public schools, the next generation would have less need for police, prisons, labor unions or any other form of coercion.

They would learn that it is easier to do right than wrong and vastly more profitable.

The man who lies or cheats in business is a fool and is throwing money away.

IGNORANCE means poverty. Intelligence means wealth.

By the term ignorance, I do not mean a lack of education.

I have had college graduates in my employ, who had not any initiative. They were actually dumb. You will find the average one will have to be told what to do, how to do it, and when to do it.

Most people have some intelligence, but do not know how or where to apply it; therefore we need education along the line of developing initiative and a willingness to apply it for the greatest benefit to humanity.

A fine example of this sort of a man is our late Andrew Carnegie. He did not stop to ask if he should do a certain work, when he saw that it was to be done. He did not say, "Oh! to h— with that; that is not my work," "I don't know how," or "It is quitting time." He did work regardless of extra pay.

He wanted to work and learn, and as

in his case, the rewards were taken care of by nature's laws of compensation.

Many times we get discouraged, because we do not even know the laws of compensation.

This occurred to me in 1914, when many were out of work. Those working would not buy land. I was told that in Akron and Canton, Ohio, things were booming in my business.

I immediately went to those places and found that conditions were such as were stated. Regardless of all the land to be sold, I could not find a desirable tract to buy. I found that land for seven or eight miles around these cities was being sold by the square foot. There were no improvements of any sort on the lots laid off. Each of these lots were bringing seven and eight hundred dollars, while I had been trying to sell the same size lot in and around Baltimore for three and four hundred dollars, with city improvements and on a single carfare.

I came back to Baltimore and did a wonderful business. "Why?" Conditions had not changed, *but I had*. I realized that I had a good thing; my selling talk rang with enthusiasm; it was convincing, contagious; it took the starch out of the pessimists. While the other real estate developers were complaining, I did the business.

I woke up; that's all.

So I say to you, wake up. If you feel that you can't wake up, go to some European country, where cats are selling for food at two dollars each; then you will come back and be glad to work and eat soup at fifteen cents a pound.

DON'T wait until Harding gets in, Mr. Business Man. Start something yourself. That is what the president-elect wants you to do and that is what you will have to do before conditions adjust themselves.

If every one in the United States says "Times are hard," they are. Such sayings make it very much harder for the handful who say, "Times are all right for me."

Why, the hard-up kind would play their own funeral march. You can't

keep the others down. No one can be kept down, if they are determined to get up in this world.

You, my dear reader, start the ball rolling and keep it going.

How? you ask.

Don't ask questions; use your initiative.

Do something. It may be wrong but do it anyhow. If you are on the down course, you will not be any worse off.

Clean up; paint up; smile. Be a little more willing to please. If you have a grouch on, go out in the open air and whistle. See a show that will make you laugh. Think of the good things in life that you should be thankful for.

Get rid of your junk stock that will not move.

Reduce the prices and mark them in plain figures. Display them where they can be seen. If they are not attractive enough to make the general public want them, there is something wrong. The other fellow thinks just about like you do. Mark them so that they will appeal to every one that sees them; then you will do the business.

I am writing to men who wish to succeed.

That is the reason that you are reading the BUSINESS PHILOSOPHER.

If you cannot get things started, attend a convention of your own business associates. If there is none, create one.

Get some cake, ice cream and cigars; invite your competitors to the feast. Become a leader. Suggest to them to get together for the betterment of their mutual interest.

Drop self and try to help the other fellow. He will in turn try to help you.

Get some good literature and read it to your salesforce, to your office boy.

He may be the president of the United States, some day. If he has brains, help him to develop them. He will serve you better for the help and will put dollars in your pocket. This kind of work will help you to develop yourself.

I have a class every winter. It is free to all. I furnish the books, in order

to teach them. The average man, as a rule, will give you the impression that your line of talk and judgment is O. K., but everyone cannot do these things. Yes, that is true that they cannot always do these things, but they can try.

THE men who are doing the things worth while are men who, in many cases, have not had an education, perhaps, like you, my dear reader. They did not falter but went ahead and studied and found out that they did not know what they thought they knew, but were determined to find out. They said, "I will" and they did.

Now for the benefit of my readers I wish to state that any one subscribing to and reading the following books or magazines must be aided toward success. If after reading the following publications, you are not benefited, I will refund you the price paid and take the books or magazines off of your hands. Remember I am not advertising these works for the publishers, but sincerely believe they will help you:

"The Business Philosopher"—this Magazine you are reading now. See the price on the first page.

"The New Success Magazine," O. S. Marden, Editor, 1551 St. James Building, New York, N. Y.

"Supreme Power of the Mind," "Supreme Miracles" and "Supreme Personality," 35 cents per copy, Dr. Delmer E. Croft, Editor, New Haven, Conn.

"As a Man Thinketh," fifty cents in cloth; "Byways of Blessedness," cloth, \$1.00 each. These are wonder workers for development. Send orders to the BUSINESS PHILOSOPHER.

"Ginger Talks," a book that will help you to get the business. Price, \$2.00. Sold by the BUSINESS PHILOSOPHER.

My own publications will be mailed free for the asking. "The Dawn of Prosperity," "The Valley of Success," "Service," etc. They are small but have helped and encouraged many people. I will always be glad to answer any correspondence, if I can be of any service to you.

Aspiration

Dedicated to Mr. C. C. Hanson

I SING to those with high ideals,
To those who deem no life complete,
That never aspiration feels
And never dares to brave defeat.

Aim high, and though your shaft fall low,
'Twill serve to speed your future aim;
Each stern endeavor helps us grow
Beyond the reach of praise or blame.

The doubting world may wag its head
At crude attempts to leave the sod,
But fledglings, past each failure led,
Soon sing and soar in touch with God.

For honest striving tells the tale,
And none can fix the mark too high;
'Tis better far to try and fail,
Than to forever fail to try.

But if you work with constant Right
To make each minute yield its toll,
Naught can defeat so brave a fight,
And some day must reach the goal.

—John M. Dean.

Memphis, Tenn., Dec. 25, '20

Personal Equation

THE chief factor in the success of each man—wage-worker, farmer, and capitalist alike—must ever be the sum total of his own individual qualities and abilities. . . . The slightest study of business conditions will satisfy anyone capable of forming a judgment that the personal equation is the most important factor in a business operation; that the business ability of the man at the head of any business concern, big or little, is usually the factor which fixes the gulf between striking success and hopeless failure. . . . Each man must work for himself and unless he so works, no outside help can avail him.—Theodore Roosevelt.

Finish Each Day

FINISH each day and be done with it. You have done what you could. Some blunders and absurdities no doubt crept in; forget them as soon as you can. Tomorrow is a new day; begin it well and serenely, and with too high a spirit to be cumbered with your old nonsense. This day is all that is good and fair. It is too dear, with its hopes and invitations, to waste a moment on the yesterdays.—R. W. Emerson.

A Constructive American

Words of Appreciation for a Great Southerner, Robert E. Lee

By Charles E. Payne

(January 19 was the Anniversary of Gen. Lee's birthday.)

THE world knows Robert E. Lee as the consummate general and soul of the "Lost Cause." It does not recognize him as the statesman who led the South through the most trying and difficult period of her history. This last and noblest phase of his life constitutes one of the most inspiring chapters of our national life.

After the Civil War, the South found herself in a condition similar to that of Western Europe today. Her currency was worthless; her transportation broken down; her supply of manufactured products exhausted; her whole system of economy disrupted. Worst of all, her credit was gone. She could pay only in terms of tobacco and cotton, the production of which depended upon the negro, who, made irresponsible by generations of slavery, was drunken with his new-born freedom. Not only was she economically prostrate, the South was divided within herself, disillusioned of many of her leaders, and physically spent by the four terrible years of conflict upon her own soil.

During the period of recuperation, Lee held no official position. His influence was purely moral and was exercised by example and persuasion only. That he was all-powerful is testified by General Grant, who wrote, "All the people except a few political leaders in the South will accept whatever he does as right and will be guided by his example." Lee used his influence wisely. When Davis and others suggested that the Southern armies be dispersed and carry on a guerilla warfare he refused with solemn indignation. "You must remember we are a Christian people. For us as a Christian people there is but one course to pursue. We must accept the situation; these men must go home and plant a crop and we must proceed to build up our country

on a new basis." These words are the keynote of the last chapter of his life.

IN THE matter of reconstruction he believed the North could afford to be generous. Lincoln shared his view and only sixty-three days before Lee's surrender, had proposed in his cabinet to pay the slave states \$400,000,000 as compensation for their slaves, provided that all resistance should cease by April first. The plan was rejected and even Lincoln's martyrdom did not secure the adoption of a generous policy. Thaddeus Stevens and the radicals had their way and the years of occupation, humiliation and mismanagement followed. Through these dark days, Lee remained firm in his loyalty and steadily encouraged the South to accept the new situation, to revive its industrial life, and to educate its youth for a new leadership. In the first of these policies he led the way by himself applying for pardon. It was never granted and until the day of his death he remained a prisoner on parole. Nevertheless his deeply religious nature held him to what he felt to be his duty and he began to work as a loyal citizen even though refused the privileges of citizenship.

"The career of the Confederacy is over," he said. "It is the duty of the future to abandon the dream and to render a new and cheerful allegiance to a reunited government." To an unreconciled Southern woman he wrote: "Madame, don't bring up your sons to detest the United States Government. Recollect we are one country now. Abandon all these local animosities and make your sons American." Another correspondent was advised that "all who can should vote for the most intelligent, honest and conscientious men eligible to office irrespective of former party opinions," while General Early, then writing his military memoirs,

was urged "to omit all epithets or remarks calculated to excite bitterness or animosity between different sections of the country."

The same largeness of spirit dictated the well-known reply to the wife of Jefferson Davis:

I have thought from the time of the cessation of hostilities, that silence and patience on the part of the South was the true course, and I think so still. Controversy of all kinds will in my opinion only serve to continue excitement and passion, and will prevent the public mind from the acknowledgment and acceptance of the truth. These considerations have kept me from replying to accusations against myself and induced me to recommend the same to others. . . . As regards the treatment of the Andersonville prisoners, to which you allude, I know nothing, and could say nothing of my own knowledge. I never had anything to do with any prisoners, except to send those taken in the fields where I was engaged, to the provost-marshal-general at Richmond.

After his death, Lee's letter book was found to be literally filled with letters to old soldiers urging them to submit to authority and become law-abiding citizens of the Union. His advice was not the idle vamping of a visionary sentimentalist, but the judgment of one who knew life and had experienced its rudest shocks. In the matter of economic recuperation, his attitude was equally sound and vigorous. When Virginia planters in disgust talked of emigrating to Mexico and Europe, he stoutly resisted the movement, insisting that Virginia never needed her sons so badly. "I am sorry," he wrote, "to hear that our returned soldiers cannot obtain employment. Tell them they must all set to work; if they cannot do what they prefer, do what they can. Virginia wants all their support and the presence of all her sons to sustain and recuperate her." And again: "The interests of the State are therefore the same as those of the United States. Its prosperity will rise and fall with the welfare of the country."

His influence in such matters was not confined to Virginia. The legislatures

and commercial conventions of other states frequently appealed to him and received practical and inspiring counsel. A striking example is found in his message to a convention in Louisville, Kentucky:

If we turn to the first history of the country and compare our material condition with that of our forefathers when they bravely undertook, in the face of the difficulties which surrounded them, its organization and establishment, it would seem to be an easy task for us to revive what may be depressed, and to encourage what may be languishing in all the walks of life. We shall find it easy, if we cherish the same principles and practice the same virtues which governed them. Every man must, however, do his part in this great work. He must carry into the administration of his affairs, industry, fidelity, and economy, and apply the knowledge taught by science to the promotion of agriculture, manufactures, and all industrial pursuits. As individuals prosper, communities will become rich, and the avenues and depots required by trade and commerce will be readily constructed.

IT WAS to education and the training of a new leadership, however, that he directed his personal efforts. "Nothing will compensate us," he declared, "for the depression of the standard of our moral and intellectual culture, and each state should take the most energetic measures to revive its schools and colleges." With fine patriotism, he refused many attractive commercial offers (one of \$50,000 a year) and accepted the presidency of Washington College in Lexington, Virginia, at a salary of \$1,500. The college had been originally endowed by George Washington and, at the close of the war, though in wretched financial condition, had reopened its doors with forty students and a faculty of six. Frequent attempts were made to draw the new president into more lucrative fields of activity or into political life. In all probability he could have been governor of the state. But he declined all such offers and in doing so declared: "I am grateful, but I have a self-imposed task which I must accomplish. I have led the young men of the South in battle; I have seen many of them die

in the field; I shall devote my remaining energies to training young men to do their duty in life."

He threw himself into his new work with characteristic energy. His office hours were long and his activities varied. Besides putting the institution on a sound financial footing and looking sharply after administration, he gave much attention to educational policies. Here he was a thinker as he had been in the field of military strategy and he projected educational plans far beyond the immediate resources of the college. He was one of the first who sought to combine the old classical culture with the new scientific spirit. By means of laboratories and scientific courses he hoped to adapt college training to the commercial and industrial needs of the time.

Gradually the sons and younger friends of his veterans gathered about him from all over the South. They revered and idolized him; he gave to them warmly and freely. It was an ideal relationship. In many ways this was the happiest period of his life. Heretofore military activities had kept him from home and friends. Now he enjoyed both and was doing a work, rich in its relations and significance. He rode frequently upon his old war horse, Traveler, about the roads and byways of Lexington, often accompanied by children who quickly trusted and loved him. Many charming stories are told of these last days. Space permits but one. He was observed talking at his gate one day with a stranger, to whom he gave some money. Being asked who the stranger was, he answered, "One of our old soldiers." Then to the question, "To what command did he belong?" came the reply, "Oh, he was one of those who fought against us, but we are all one now." It was in this generous spirit that Lee lived out the last five years of his life.

GREAT as Lee was in war, he was even greater in peace. In the years of reconstruction he lived the spirit of the Second Inaugural as Lincoln would have lived it. After his death,

his memory endured in the minds and hearts of his people, softening the hatreds of war, binding the nation together, and inspiring courageous hope for the future. In April, 1919, one of our national fraternal organizations dedicated a new home in New Orleans. On the third day of the ceremonies was held an impressive parade. It was headed by a large contingent of returned Southern soldiers, veterans of the Great War. They were followed by thousands upon thousands of representative citizens of the Gulf States, each carrying an American flag. The whole line moved out St. Charles Avenue toward Lee Circle in the midst of which rose the fine equestrian statue of Robert E. Lee. To the writer, the spectacle symbolized the fact that Lee's work was done. The South had accepted his leadership and we are "all one now," one in spirit, differ as we may in views and interests. Surely we may be confident, that the unity which survived the shock of civil war, will assert itself in the problems that lie before us. Confusing and perplexing as they are, we shall solve them in the spirit of the Second Inaugural, the spirit of Lincoln and of Lee.

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The Spiritual Law of Success

Discussed from the Standpoint of the "New Thought" Theories

By Eugene Del Mar

SO PERSISTENT are established habits of thought and the influence of tradition, that it is extremely difficult to escape from their influence even in favor of new conceptions that are accepted universally and practically unassailable. One

continues to talk of chance and luck even when he knows full well that Law governs everything, that by no possibility is there any escape from its operation, and that in

the universal and inevitable operation of Law lies his only safety and liberty.

There is no chance or luck; only Principle or The Law. The Law is intangible; it is neither an entity, a life nor a form. So far as human understanding goes, it is the established sequence of universal activity. It is always true to itself; it never varies; it always works; it never fails.

It is called variously the Law of Cause and Result, Giving and Receiving, Action and Reaction. Fortunately, it may neither be evaded nor avoided.

The Law permits of no exception. It must act, for there is nothing else for it to do. The Law has no dual consciousness of success and failure. It is always Success. It works with absolute certainty; one plus one always equals two, and the result of one minus one is always nothing. The Law works equally whether it satisfies one or not, for it takes no cognizance of one's acceptance or rejection of results.

If a stream takes one where he does not wish to go, it is not the fault of the stream. If the stream naturally goes in the direction that one desires to travel all he need do is to get into the current. Otherwise, one must guide

himself in the direction he would go, and success comes preferably to those who overcome the force of the current rather than those who drift with it. It is exercise that gives strength and evokes consciousness of power.

*What a world
Were this if all our prayers were answered. Not
In famed Pandora's box were such vast ills
As lie in human hearts. Should our desires,
Voiced one by one in prayer, ascend to God
And come back as events shaped to our wish,
What chaos would result.*

—Ella Wheeler Wilcox

SPIRITUALLY, man never fails. He always succeeds. He puts the Law into operation, or establishes his relation to its activities, and inevitably the Law works out the correlated

results. It cannot help but do this. It is its nature to. The place at which anyone is, in spiritual unfoldment, expresses itself mentally and manifests itself physically; and forever man reveals himself in his thoughts, acts and physical makeup. Those who know can read another in the appearance of his head, face or form, or in his aura or thought atmosphere.

Desire is always fulfilled. But desire is spiritual, the God-impulse toward a greater spiritual unfoldment, and the means whereby man comes to a realization of his divinity. This spiritual impulse is interpreted by the mind of man through the instrumentality of thought, and as sunlight is diffused into various colors so desire is analyzed into individual desires—wishes, hopes, or expectations. As there is one Religion but many religions, so is there but one Desire though many desires.

What are man's desires? Are they what he speaks or what he thinks?

Are they what he thinks or what he feels?

And if he speak, think and feel variously and inconsistently, which one determines his desires? Does any man speak, think and feel in full con-

sistency? Does any one realize the Truth fully, interpret it perfectly, and live in absolute integrity to its complete interpretation?

MAN is almost inevitably inconsistent in his thoughts, desires, words and acts; and especially are these almost universally lacking in harmonious accord. One thwarts himself at every turn. Old ideas, conceptions, traditions, customs and habits jostle with the new; until outwardly man represents as much a museum of odds and ends and of antiquated remnants, as his physical form does inwardly.

There are not many who can think clearly, logically and consistently. And however perfect one's thoughts may be they must suffer in their translation to expression through the medium of imperfect vocal or other bodily function.

It is probably because of this evident fact that many decry thought and intellect as unnecessary or misleading. It is not thought of itself that is illogical or imperfect, but rather are these the faults or inaccuracies of the thinker. The servant is blamed for the master's shortcomings.

More basic than thought is feeling, which is expressed through emotion and passion. It is to the extent that one governs his passions and controls his emotions that he regulates his thoughts. It is the degree of one's self-control that determines the influence of the most fundamental factor in all thought, the sub-conscious activities of the mind. Without self-control, thought must ever be contradictory, inconsistent and unreliable.

IN THE present world ferment in religion, politics and economics, when the passions of mankind are aroused as perhaps never before, when they are hardly held even within brutal animal control, when chaos seems to be the order of the day, when the traditions, customs and habits of ages are trampled under foot or ruthlessly thrown into the melting pot; what chance is there of clear or consistent thinking? Truly, it is almost impossible.

It is because of the apparent difficulty and toil of clear thinking, that mankind has customarily left its thinking to be done for it by the "learned professions," from whose hands it has accepted its ideas without question; so that man has seldom had anything but second-hand thoughts made in the image and likeness of its servants—and masters! The ministers, priests, doctors and lawyers have framed the thoughts of mankind, and then have become enmeshed in the labyrinth of their own making. It has been said that the appearance on earth of one Thinker foreshadows a revolution; which suggests either that real thinking is a lost art or that it has not yet been discovered.

❧ ❧ ❧

DESIRE is spiritual, but desires are intellectual. In one's spiritual unrest, one thinks that he desires a house, piano or money, and he makes the fulfilment of this thought his standard of success or failure. If he gets the piano, house or money he believes himself a success and the world confirms his belief. But is he?

Spiritually, success has no definite relation to material results; nor can it be measured in houses, pianos or money.

It is a matter of realization and consciousness, and while it may interpret itself in houses, pianos or money, it may not be so defined. Those who are spiritually a success, possess all the things they need, and they are prosperous both inwardly and outwardly. But their standard is an interior one.

Success is within; not without. It is an attitude of mind. One who is a failure may be converted into a success in an instant—by the renewal of his mind, by a change of thought, by a transmutation of feeling. One who knows he is a failure, is one; and one who realizes that he is a success, is a success. The admitted failure is ignorant of the Truth, has no consciousness of his real Self, possess no realization of his innate Divinity, or of his spiritual powers and privileges. His transmutation to success may come in the twinkling of an eye.

Is it not lawful to ask for things? It certainly is lawful, but it is not according to the law of the Spirit.

Seek first the Kingdom of Heaven, is the spiritual law. At one time, physical might was accepted as right, and it was lawful to take by physical force. Now mental supremacy is accepted as right, and it is lawful to take by thought force. It is certainly preferable to have confidence rather than doubt in one's intellectual powers. It is even a great advance from the "worm of the dust" consciousness, which was regarded until very recent times as one of the most precious inheritances of the human race. But it is in no sense spiritual.

THE intellectual law is that of receiving and giving; the spiritual law is that of giving and receiving. The intellectual dictates receiving in order to give, and the spiritual directs giving that one may receive. It is true that one must first receive before he may give; but each one is always complete, and can at all times express the God within, his most precious possession and the rarest of the gifts that are at his disposition. The difference between the two laws lies in the method whereby one shall receive; and while the spiritual method promotes free circulation, the intellectual places obstructions in its way.

The time-honored distinction between the intellectual law and the spiritual, is that the former is actuated by attachment to results, while the latter is unmindful of the event.

The intellectual law suggests activity for the sake of the results that are expected to follow, and therefore lays little stress on the rightfulness of the causes that are set in motion; while the spiritual impels that which is just and right without thought of what may result from it, and is therefore most discriminating in regard to the causes set in operation.

One lays stress upon results, the other is concerned only with causes.

THE essence of spirituality is Faith—faith in the God within. Reliance on thought power is not faith, but rather an admission of doubt of the God within. It is an acceptance of the supremacy of intellectual powers over the higher wisdom of the God within, at the expense of which it exalts its own intellectual conceptions and on these places its reliance.

The law of the Spirit is supreme. It bids one live normally, naturally, lovingly, in the realization of one's Godhood and Divinity; in the practice of the Presence of God; in the consciousness of the Brotherhood of Man; in the understanding that whatever is right and just must obtain; that whatever things are necessary to the spiritual life will manifest; that the spiritual is the essence of life and the physical the flesh and form that Spirit must assume in its process of unfoldment.

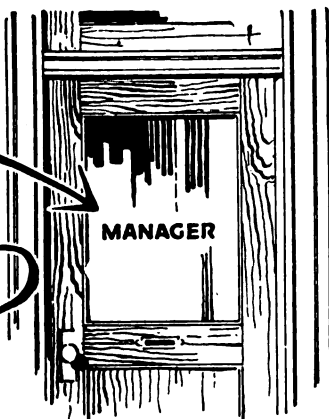
It is lawful for each to follow the interpretation of the Law which his place in unfoldment dictates. * * * If his basis of life is animal, he will absorb from others to the point of saturation all that he is able to take by superior physical force. If his basis is human, he will take by mental methods, through physical agencies, all he desires that he can secure, giving as little in return as his experience dictates to be advisable.

If his basis of life is divine or spiritual, he will give, and give, and give; and, in his equal receptivity, the divine law of Compensation, or Cause and Result, will return this to him measure for measure, brim full and running over.

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How to Look at a Picture

Whatever We Do, We May Make Our Life Work a Work of Art

By Gerrit A. Beneker

THE magician up there before the footlights is full of tricks and we wonder how he does them—how he pulls yards and yards of ribbons and dozens of rabbits out of an old hat. If he would only show us how—it would seem simple enough and we could all do the trick if we practiced it every day—even producing any amount of silver dollars out of the backs of our heads.

To the person who is not an artist, and that means not only those who never put pains to canvas—but also a large number of so-called artists who paint pictures, the picture appeals no further than its subject matter and while this subject matter is necessarily the first thing that appealed to the painter—he did not select it to paint because of its subject matter. He selected it because in that subject matter he discovered first of all, *beauty*. Don't mistake "beauty" for what we too often find is merely "pretty." They are two very different elements.

So, in order that we may gain some idea of how to look at a picture we must first of all try to get the point of view of the artist who painted it.

In order to get that point of view, let us, in our imagination, go out into the fields and woods—you may carry my easel and paint box, while I carry a couple of stretched canvases that are trying to get away from me in the wind.

My pockets are stuffed full of paint rags, and we're off! It's *some day*! One of the rare ones when the sky is bluest of blue, here and there flocks of birds and clouds chase across the sky, the fresh green of the new grass, under the rays of the sun, is dazzling to our eyes—the new leaves bend with the wind.

OVER yonder is an oak tree—a dandy big one in all its grandeur—standing alone on the edge of a field. Beyond it is a low line of distant blue hills—

to one side is a wooded hill. Somehow the acorn from which this tree grew must have rolled down the hill from that woods.

Let's paint that oak tree—but first let's walk up the hill and look at it. We get up there and find that we are almost on a level with its top branches. Yes, we might paint it from here—but it becomes too much of the land and not enough of the sky, for from our point of view the sky line, or horizon, cuts the tree very near its top.

Let's go down the hill and look at it. From here it is lost entirely against all the trees of the woods—it becomes a part of the woods—same color and mass as the background and its form is lost as an individual oak tree.

Let's go back to where we first approached it. After all, this point of view seems best to paint because we get the mass of the tree against the sky—the horizon cuts it fairly low down, it is still a part of the land, but at least three quarters are part of the sky, and even at the side a portion of the wooded hillside comes in to the picture, and beyond the distant blue line of the hills, yes, and over at the left side is the roof and chimney and a bit of white of a farm house, some cows, a fence and the peak of a red barn showing. Let's set up by the easel here.

We have selected this oak tree as an individual and yet we have chosen a point of view which shows its relation to everything about it—its place as an individual in the scheme of things, in nature.

THE canvas is adjusted into position, the paint box opened, the colors arranged on the palette, we select some big brushes and some smaller ones, and we are ready to begin.

First, we mix some blue and white of a value which is as near as we can make it to represent the color we see

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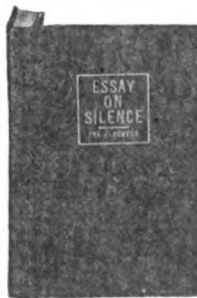
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in the sky; for remember, that while the tree is green, it appears to be that certain quality of green only because that green is in relation to the blue of the sky. If we were looking at that same tree against a brilliant yellow after-glow in that same sky, the tree would not appear to be green at all, but rather a dark mass against the light of the sky.

So, we put on the canvas, first of all, several broad brush strokes of pale blue for the sky. We sort of block in the tree with it. This blue sky varies a little as it goes down toward the horizon, it becomes perhaps a trifle pink, or gray, influenced by the earth's atmosphere, so we add a little pink or a trifle yellow to get that gradation. This we bring down to where the blue of those distant hills cuts across.

Let's step back a few yards and look at the canvas. "Does the blue paint on the canvas seem to match the blue of the sky?" "Yes, it does." All right. Then, let's put down what we think is the right quality of green in that tree—against that blue. We mix colors again, put on a brushful and run back again to look at it. Approaching the canvas again we put on some more green and run back again to see if it looks all right. We discover there is more yellow and some red in the green of that tree, so we mix some of these colors into the green on our palette.

The shadows beneath the branches seem more of a blue green, but before we go any further let's put down some of that bright yellow green of the grass in the foreground, and a suggestion of that blue-purple in those distant hills. Yes, and there is that grayer mass of the wooded hillside at the right and a certain spot of red of that barn over at the left. The darkest note in this orchestra of colors seems to be the trunk of our oak tree which is between the foliage and the ground. It seems a kind of a darker purple, yet it looks rather gray.

WE PUT these notes of color down rapidly, always running back a few steps to see if they appear to be

in relation to each other. You will notice that we didn't paint a single leaf on that tree, for if we had tried to we should have had a map of that tree, a diagram, or more like a photograph, and we would lose the sense of the bigness of the whole tree.

Likewise, we did not paint separate trees in that wooded hillside. Had we done so we should have lost the feeling of the woods and obtained separate trees, all of which would detract from the big oak tree we are painting. Nor did we paint a single blade of grass. The mere white dot of that farmhouse, the red spot of the peak of that barn—the note of the red chimney on the house—all these are but dabs of paint in the right place, which help carry out the scheme of things and after all remind us that man is near, that all around us was created for man. And as we work away covering the surface of what was once a white canvas, we begin to get something that looks like the landscape before us.

AFTER all, it is much like the orchestra—the first violins alone would be screeching—the kettle drums alone are but so much noise—the bass viols alone do nothing but rasp, and the horns, how they blare out! But altogether, under the leadership of a conductor who has the whole scheme of things in his mind, he is able to pull out of those hundred instruments all these various sounds—getting them all to come in at just the right time, and in the right strength of volume to produce a whole beautiful symphony—all at the command of that little stick called a baton, which he waves before him, now with full sweep of arm, and again just sort of wiggling it in his fingers. But this baton is merely the expression of what is inside of that man who conducts—just as the paint brush expresses the feelings inside of us as we paint our picture.

Now, every day we are all painting pictures of our jobs. In the first place, are we painting each leaf carefully by itself, trying to see *only* how many perfect leaves we can make, or do we get

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far enough away now and then, running back from our job to get the effect of the whole tree?

WHEN we tackle our job do we look at it from all sides? Do we see the relation of our job to the other fellow's job? Do we see the relation of the ore, coal, and limestone—the scrap pile, the gas, oil and electricity which melts it and handles it? Do we see this relation to the ingots we pour, to the bars we roll from them, to the sheets we roll from the bars, to the frames we press and the rims we weld from these sheets of steel? Do we sit at our desks day after day poring over costs and accounts and see them in relation to the background?

When on pay day we receive our wages do we see their relation as a reward justly due for good work? Do we see these wages grow as we become more interested in our work?

As we ride out into the country in our automobiles, do we realize that this luxury, this pleasure, depends upon what we do and how we do it? Upon how we paint our individual pictures?

Here is a funny thing about the painter. So long as he can buy paint and canvas, he goes on painting—even when no one buys his pictures. Artists have done it from the beginning of time and will do it after time has expired—since they cannot help themselves. The artist, whether he is a painter or a roller in the steel mill, whether he is a musician or a welder, a poet or a riveter, an actor or a builder, goes on *arting* it, for he worships beauty and beauty after all is what God created.

LET'S try to look all around our job—get back from it, study its values. And as *men*, while we are individuals, let us study the relation of individuals to other individuals—the relation of husband and wife—of parents and children, of the teacher and his pupils, the relation of management to capital, of management to labor, the relation of each individual to his community, to his government, and above all, just the relation of our feelings toward each other. For after all, no matter how



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It is devoted primarily to spreading an understanding of the Principle of Service, and the Natural Laws tributary and related thereto, as applied to business and the professions; to proving by practical demonstration that true and lasting success is won only through genuine, whole-hearted service to others.

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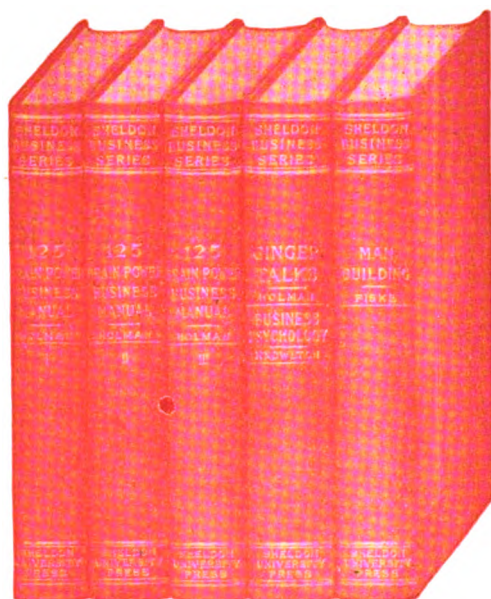
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The **BUSINESS PHILOSOPHER**

Volume XVIII

MARCH, 1921

Number 3

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THIS magazine, while it advocates the Principle of Service, as applied to business, and not only to business, but to Life, and to all human activities does not undertake to propagate any special teaching. It seeks rather to be a nation-wide forum for the expression of the best thoughts of others, as well as for the personal views of the members of the editorial staff.

It must therefore be understood that the publishers of the **BUSINESS PHILOSOPHER** do not necessarily indorse the teachings or statements appearing in all articles contributed to its columns; in fact, it frequently is the case that the editors distinctly disagree, but they consider it their province to publish such articles from leaders of thought in all lines of human endeavor and to let their readers think and decide for themselves.

The **BUSINESS PHILOSOPHER** is in this way an idea-exchange, to which each of our readers is invited to contribute his thoughts or experiences. The editorial board selects each month a variety of articles, which are passed along for our readers' consideration or criticism.

The Business Philosopher

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Arthur Nevin, *Musician and Composer, Memphis, Tenn.*

W. Islip Collyer, *business and financial expert, London, England.*

Gerrit E. Benecker, *Cleveland, Ohio, famous artist and writer upon art subjects.*

AND OTHER NOTABLE CONTRIBUTIONS.



CHARLES CLINTON HANSON
Associate Editor, The Business Philosopher
Memphis, Tennessee

The Business Philosopher

Edited By ARTHUR FREDERICK SHELDON

CHARLES CLINTON HANSON,
Associate Editor

ARTHUR J. FORBES,
Managing Editor

VOLUME XVIII

MARCH, 1921.

NUMBER 3

BY THE FIREPLACE WHERE WE TALK THINGS OVER

BY THE EDITOR

Do You Understand Life?

LIFE is the power back of business—
busy-ness—human activity.

You are the dynamo which expresses that power as far as you are concerned.

Do you, as the engineer of your man-power machine, understand the current which you are utilizing?

Are you utilizing it blindly or consciously?

Conscious utilization is much more potent than unconscious use.

* * *

BUSINESS Science teaches that the people in any vocation, avocation, calling, or activity, naturally divide themselves into four classes—the Indifferent, the Student, the Adept and the Master.

As to numbers, the Indifferent class outnumbers all the rest.

This is made up of the I Don't Care fellows. The members of the What's the Use Brigade. The fellows who have wishbones where backbones ought to be. They are the "bound" instead of the free. They are bound by the chain of desires for the idle pleasures of the passing hour.

They want happiness; but don't know the difference between permanent happiness and temporary enjoyment.

They are headed for the hell of failure instead of the heaven of success.

They don't know where they are going; they simply know they are on the way; and think that they think they

are on the way to happiness, instead of being headed toward hell.

But the indifferent fellow often wakes up; and climbs out of the bed of What's The Use, cancels his membership in the What's The Use Brigade, suddenly becomes mentally hungry and joins the Student class.

He then becomes a student of Men, and of Books, and of Environment.

Gradually he evolves to the Adept or Artist class. He becomes an adept in applying the knowledge gained as a student. At first he consciously applies his knowledge gained as a student.

Gradually, through application, Constructive Thought, Feeling and Action become a habit—a matter of subconscious action.

HABIT is the tendency of the mind to do again that which has been done before. And when, through application, it becomes a habit for him to do the right thing, at the right time, in the right way, in the right place, and in the right spirit, he becomes a master—a master bookkeeper, a master salesman, a master shipping clerk, a master stenographer, a master mechanic, a master treasurer, a master president, a master anybody.

The Master always remains a Student.

He retains his mental hunger. He is a continuous student of law—natural law. He matriculates in the University of Life—the College of Hard Knocks;

and keeps right on taking post-graduate courses.

His library is the book of life. It consists of institutions, men, nations, and of nature in general, as well as books. But he does not slight books. He knows that in good books he has the best thoughts of able men and women; among them, some of the ablest of all the ages.

He knows that the personal experience of any one person, including that of himself, is necessarily most limited. He therefore gains the knowledge gained by others by studying good books.

If you are either a Student, or an Adept or a Master—and you are at least one of these, else you would not be reading this article—you will enjoy reading that new book by Mr. F. L. Rawson.

It is entitled "Life Understood."

THAT is an ambitious title. To understand Life is a big job. Mr. Rawson is a big man; and a very ambitious man. That is to say, he is very ambitious for man, in general—very optimistic indeed as to the possibilities of man.

I thought that I was something of an optimist, myself, as to man's possibilities; but compared to Rawson, I am a pessimist.

I have read his book and enjoyed it.

As yet, at least, I cannot say that I either understand all the statements he makes; or can mentally accept all the statements he makes, in which I think I understand his meaning. But that doesn't justify me in either ridiculing or condemning the book.

I have attended many a banquet which I enjoyed very much, even though I did not partake of everything that was offered.

One reason why I enjoyed the part of the repast which I did partake of, was because, through freedom of choice, I was privileged to refuse to eat the things I didn't want—the particular food which didn't appeal to my physical appetite—the things I wasn't physically hungry for.

It is just so with Rawson's book on

Life Understood. It is a wonderful mental banquet. It is a rich storehouse of spiritual and intellectual truth. It is a wonderful compendium of quotations from the wisdom of the ages.

From it I received largely my inspiration for writing that article entitled, "I Have," which appeared in a recent number of the Business Philosopher.

It has given me a bigger and broader and deeper understanding of life. It will do the same for you if you read with your "mind open and your mouth shut." Start to read it, if you start at all, with the pores of your mind stopped up with the glue of prejudice, and it will do you no good. It would be better not to start at all than to start in that mental attitude.

ONE of the statements which he makes and which I cannot intellectually accept at the present time, at least, is that man not only can conquer disease and sin, but also can conquer death.

If he means by that, the possibility of man as a human being overcoming the dissolution of the body, I cannot follow him to that particular spiral.

Personally, I think man has conquered death already: and as far as that goes, always has had it conquered.

To me, so-called "death" is simply birth from the physical to the spiritual plane.

As yet, I cannot mentally see either the necessity, or the advisability, or the possibility of the spirit continuing to occupy this physical body any more than a hundred years or so.

Possibly, Rawson does not mean that man should, and can, become able to keep right on living in the physical body; but it seems to me that is what he does mean. If so, I cannot mentally digest that part of his mental banquet. Not yet, at least. I, therefore, gently remove that morsel from my mental mouth, seeking in the meantime not to attract too much attention by boldly proclaiming it nonsense.

It is dangerous these days to proclaim your belief that anything is nonsense.

AND then again, Mr. Rawson seems to think that Matter, as such, is going to be absolutely destroyed. Here he has out-Eddyed Mrs. Eddy. At least it seems so to me; and I cannot follow him in that "eddy." That particular mental eddy is whirling too swiftly for me.

When Brother Rawson says that Matter, as we know it now, is soon going to be no more, there are a great many who will say that it does not matter what he says; and that they will therefore have nothing to do with his mental banquet; and will not even attend it.

But Mr. Rawson has given us a great mental and spiritual feast, just the same.

One of the strange things about it, was that this book was recommended to me by a very successful real estate man—a man in business. He thinks it is a great book.

And by the way, Mr. Rawson is not a member of the Christian Science church, although he endorses the basic truths which that church stands for.

Neither is he an orthodox religionist, although he absolutely endorses the Christian religion.

None can read his book without perceiving the fact that he is one of the really deep students of the Bible and endorses it as the greatest reservoir of spiritual truths.

I understand that he is a very successful man financially—a good business man, himself.

I also understand he is a man learned in many phases of physical science.

Among other accomplishments, he is an electrical engineer. He is a member of the Institution of Electrical Engineers, and Associate Member of the Institution of Civil Engineers. He is Consulting Engineer to the government of Iceland.

He is an honorary member of the Council and past vice-president of the Acetylene Association.

He is also past vice-president of the Aeronautical Institute.

He is the author of articles on Transit and Power, and of the Engineers' Dictionary, for the Harmsworth Edu-

cator. He has also written a treatise on "Acetylene, What It Is," and other works along that line.

He is also author of "The War, and the Great World Change to Follow," and the book entitled, "How to Protect Our Soldiers."

All of this would indicate that his knowledge is not confined to the subject of spiritual power.

IT is refreshing and one of the signs of the times to find here and there a Material Scientist who has seen the light of spiritual truths and who proclaims facts concerning spiritual science with the same air of certitude that he proclaims the facts of physical science.

Last month I wrote about Joseph Appel's book called, "The Creative Life."

As stated then, Mr. Appel is a successful business man. This month, I find myself writing about Rawson, an adept in physical science, who is now proclaiming spiritual science in a very daring way.

So is Dr. Larkin, the well-known astronomer of the Lowe Observatory.

These are great days in which we are living.

Material Science and Spiritual Science are falling in love with each other.

They are going to get married.

Business is to be the best man at the wedding.

THE school of life—one's busy-ness, whatever that busy-ness may be—is the place where, six days out of every seven, men and women have the chance to apply the facts of Science, Philosophy, Ethics and Aesthetics.

It is the place where we have the opportunity to apply spiritual, intellectual, physical and volitional power; and that is the way to grow to BE and to BECOME.

LIVING IS THE SPIRITUAL AND INTELLECTUAL PROCESS OF BEING AND BECOMING.

It required mental and spiritual nourishment plus use. The school of life furnishes the opportunity for the use principle as well as the opportunity for continuous nourishment.

Wonderful Power of Radium

By ARTHUR ROEDER

RADIUM, the most mysterious and most powerful element known to science, which has the greatest power of all discovered sources of energy, has now been linked with the safety movement and will lend its power to the prevention of avoidable accidents. So great is its power that one gram is sufficient to raise a ton of water from the freezing to the boiling point. If one ton of it were harnessed to a ship equipped with 1500 H. P. engines, the ship would be propelled at the rate of 15 knots an hour for thirty years.

Radium is best known to the world through its curative properties in the treatment of cancer and through its commercial value in making radium luminous material. The power of radium was made known only a few years ago through the efforts of a Polish woman scientist, and a French and an American professor. Radium now treats thousands of cases of cancer annually, preventing death and eliminating a great deal of suffering.

Radium's role in industry as a life saver is less spectacular, but perhaps even more important than it is as a therapeutic agent. The great mass of accidents in factories, in mines and in other industrial institutions where darkness is a creator of danger, are being eliminated through the newest invention of science—radium luminous material. Radium illuminated watches are familiar articles. The same material that illuminates these is now being employed in great factories on all power line switches where fumbling might mean electrocution to the operator.

High pressure gauges, which are installed as an insurance against dangers are deprived of a great deal of their safety value through inconstant lighting. Their dependability as indicators is increased tremendously through making them safe 24 hours a day by the application of radium luminous material, which is invariably luminous in the dark.

Steam gauges and water gauges of all sorts are making use of radium to increase safety.

Electric switches are often set in places which are unlit. This includes electric lighting equipment which is usually visible only after the light it controls has been turned on. A spot of radium luminous material on the button or switch makes them easily located in the dark, so that in emergency they may quickly be made use of.

Likewise, a fire alarm or a fire extinguisher is deprived of a good deal of its efficiency through being invisible in the dark. Radium luminous material acts as a quick locator for them. Telephones which are often necessarily found quickly in the dark in emergencies, various emergency call bells are made more useful through the application of undark. Gun sights, illuminated, insure accuracy of aim in the dark. The need of luminating poison bottles, so that they may stand out warningly in the dark has been demonstrated too often to need further dwelling on. An interesting safety device is the safe combination whose dial is radium luminated, so that no artificial light need be used for it.

The industrial uses of radium luminous material are many. Bolts that are necessarily attached to the dark underportions of machines and equipment are being touched with dabs of this luminous material with a consequent great saving of bloodshed. In mines where the carrying of oil lamps or the placing of electric lighting equipment is not feasible, radium has been found to be a boon. There are corners in the dark underground channels which miners must traverse, corners where danger lurks—these are made safe through the unvarying luminosity of radium.

The value of radium to mariners is commencing to be recognized. Not only the compass dials, but the steering wheels, the gauges, and other instru-

(Continued on page 10.)

More Co-Ordination, Less Belligerency in Industry

By MAJOR GEORGE L. BERRY

President, International Printing Pressmen and Assistants' Union of North America

THE employer and employee groups necessary in the conduct of industry are human.

There is little difference in the physical make-up, and except for circumstantial conditions there would be little question as to the uniformity of their mental being, and in that they are both essential in the establishment and in the continuity of industry, which means the life of society as a whole, there is presented little reason for the existence of a spirit of belligerency. On the other hand there is every reason why the principle of co-ordination should apply.

The principle of collective bargaining recognized as practicable between nations, is just as important and essential between peoples of our industrial life.

Opposition to collective bargaining constitutes an advocacy of selfishness and is in contravention to business principles.

The evolution taking place in industrial and social af-

MAJOR BERRY has been president of one of the great conservative labor organizations for ten years. He served with an engineer battalion in France during the World War and after the signing of the armistice, was transferred to Paris as the Labor advisor to the members of the Peace Commission of the United States. He afterward was a member of a group of men who studied the labor situation in England and other countries.

fairs of the world is of necessity setting up new ideals and principles upon which the relationship of employer and employee is being determined.

The system of yesterday wherein economic improvements were attained by strike and industrial conflict aggravated the situation rather than adjusted it. An increase in wages may be necessary for self-preservation but, under the present system, a strike to enforce such a claim proves in the final analysis to be as detrimental to the workers as a whole as it is to the industry in which they are engaged.

The stoppage of business means increased cost of production based upon an unnatural condition. An industrial conflict wherein employers and employee are denied their regular income must be followed by some sort of an adjustment which will to a degree make up for that which they have both lost. The result is that the buyer of that product must pay the



MAJOR GEORGE L. BERRY

cost of such difference, and those who pay for that abnormal cost of such difference must have additional income to meet it.

The struggle, therefore, immediately precipitated in all of the several industries in order that they may again come to a level of endurance is not a temporary one but is continuous. What matter it if one's income is a hundred dollars a week when one's cost of living is ninety-nine dollars, as against one's income of twenty dollars per week when one's requirements amount in expenditures to but nineteen dollars per week?

The labor organization's physical strength, therefore, when it is applied by simply the enforcement of strike or industrial conflict, is in the direction of lost power rather than a gain of influence.

The labor organization of today must give more attention to its industry, more attention to its business, hence a higher appreciation of the employee's responsibility and, why not "our" interest in the business in which we are engaged, the business to which we have given our lives, the industry that we intend to follow all our lives?

What is there that presents itself in the process of life's efforts which is of greater material importance to us than a true understanding and genuine interest in our business which sums up our present and future social and economic standards?

IT is not claimed here that the industrial world is made up of employers who are prepared to embrace the logic of industrial justice and continued peace, for indeed there are those employers whose selfishness extends even to the point of sacrificing life and limb of human beings for personal greed, but in the aggregate this class of employers is in the hopeless minority.

Moreover, there is abroad in the land and in the world an understanding and an increased appreciation upon the part of every unit of society that industry has but one reason for existence, and that is to give life and happiness to humanity.

It is not stretching the imagination to say that the majority of employers in every industry today realize and await the ushering in of a condition which will cause to be distributed the profits of industry to those making it possible upon a basis of complete equity.

This feeling can best be accentuated by the exercising of the labor union's physical strength in the direction of constructive salesmanship rather than the applying of a temporary remedy which carries with it such a big per cent of lost effort, physical and material.

The labor organizations are responsible in the main for the present standard of citizenship, the economic independence, the high state of intellectuality. Hence the labor organization is an indispensable institution, but as an institution it is the opinion of the writer that it must make itself attractive to those engaged in industrial pursuit, it must rest its claim upon the principle of equity and justice and must pursue a course that is educational in character rather than one of a selfish nature.

BY the very nature of things an individual employer has greater power of directorship than has an individual employee.

There are employers having such power who would abuse the rights of the employee in order to hold for himself an economic advantage not based upon fact, reason, or justice.

No one person should be endowed with the right of determining what a free man's life, social, religious, or economic should be. Such a condition has no just reason to exist in a democracy. The absence of collective bargaining makes possible such a condition, and it permits of the introduction of a false competitive standard.

There are employers who would, without regard to the existence of collective bargaining, grant just consideration to the individual employee in his employment so long as it was competitively possible for him to do so, but due to the variation of human instinct as well as to the complex make-up of the human family, there is to be found

a greater degree of selfishness in some employers than is found in the conduct of others.

An employer, therefore, being the sole judge as to what an employe should receive in wages and working conditions—which means what his standard of life should be—is in a position to establish the selling prices of the product in which both, employer and employe, are the joint producers.

This being so, the favorably inclined employer will find himself at a disadvantage in the competitive field, whereas the less favorably inclined employer finds himself at an advantage because of a lower manufacturing cost, and is thereby able to sell at a lower figure to the buyers of his product.

Such an arrangement means deterioration. The employer with the fair inclination is compelled to reduce his labor cost in order to compete with the less favorable employer toward his labor.

Result: Deterioration in the industry affecting employer and employe alike.

THE principle of collective bargaining proposes that the employer owning or controlling the industry shall meet with representatives of the employes upon a basis of fair representation.

When they thus meet they consider, or at least should, the necessity of the industry to their common good with due regard to the rights of the public.

The public, however, has no right to expect a price upon a production that does not in the first instance give to the employer and employe element producing it a just compensation. Or in a word, a return to the elements producing it that will assure them a respectable livelihood with sufficient profits to promote civilization.

The question as to how to adjust differences between employer and employe with a view of executing the instrument, collective bargaining, is in my opinion the simplest of the many elements that enter into the relationship of men in industry.

Its attainment is assured providing

both sides agree to disregard circumstantial advantages that either side may hold over the other, and agree that it is their joint duty to keep industry in continuous motion. This conclusion arrived at, conciliation of differences follows, and if this fails, then arbitration should be applied.

The result: A settlement upon facts without interruption in the conduct of industry.

IT is a mistake to say that the labor organizations of America are unwilling to accept the principle of collective bargaining arrived at by conciliation or arbitration.

The records show that less than five per cent of the labor organizations of America have declined this principle, and those that have not accepted, or who may in the future refuse to do so, are not deserving of the support of either the employer or employe group, or of the public, and the same should apply to the employer or employers groups who decline to accept the principle of collective bargaining arrived at by conciliation or arbitration.

It matters not whether it is the employer group or the employe group who rejects this means for industry's peace, their actions indict them and establish unquestionably their fear, first of facts, and second, the selfishness that has actuated them in such a conclusion.

It is manifestly the duty of employers and employes, as well as of the public, so-called, to encourage and to stand together in eliminating belligerency everywhere it may present itself between men of industry, and establish in its stead co-ordination and co-operation that can only come through the determination of differences upon the basis of fact, through the instrumentality of collective bargaining, adjudicated by a voluntary court of conciliation and arbitration.

A man should never be ashamed to own he has been in the wrong, which is but saying, in other words, he is wiser today than he was yesterday.—*Pope*.

Wonderful Power of Radium

(Continued from page 6)

ments which should be instantly and uninterruptedly visible have been touched with radium. Motorists, motor cyclists, and the operators of any machinery which has indicating dials, or gauges which tell of the speed of the motor or the quantity and mixture of fuels and oils, are finding the solution of their difficulties in radium luminous material. The hazard of uncertainty has been reduced.

While radium is the most valuable element in the world—a gram of radium which is about a thimbleful, costs \$120,000, as opposed to \$150 for an ounce of platinum, so powerful is it when mixed with other materials that even the minutest particle is effective in making material self-luminous for years. It is this quality which makes radium luminous material commercially possible.

The great value of radium is due to its scarcity, and to the great difficulty in isolating it after it has been found. Much of the radium of the world is now found in America, in carnotite fields. A great portion of this comes from the Undark Radium mines in the Paradox Valley of Colorado.

The ore is found in narrow seams in the ground. It is sorted and packed in one hundred pound sacks and transported sixty miles to the nearest railroad station on the backs of burros and mules. Thence it is shipped in carload lots 2,900 miles across the continent to an extraction plant in Orange, N. J.

Two hundred fifty tons of ore, treated with an equal amount of chemicals and water, yields one gram, which is about the size of a pin head.

The power of radium lies in the penetrating character of its rays, which disintegrate and travel at the rate of 3,000 miles a quarter of a second.

In addition to the use of radium luminous material on machinery in industrial plants, it is used extensively for the marking of any corner or spot which should be visible in the dark. Angles of tables and chairs, corners in rooms, numbers to indicate cubby holes or doorways on which there is no other

Leaners and Lifters

THERE are two kinds of people on this earth today,
Just two kinds of people, no more I say;
Not the rich and the poor, for to count a man's wealth
You must first know the state of his conscience and health;
Not the humble and proud, for in life's little span,
Who puts on vain airs is not counted a man.
Not the happy and sad for the swift flying years,
Bring each man his laughter and each man his tears.
No, the two kinds of people on earth that I mean,
Are the people who lift and the people who lean.
Wherever you go, you'll find the world's masses,
Are always divided in just these two classes;
And oddly enough, you'll find too, I ween,
There's only one LIFTER to thousands who LEAN.
In which class are YOU?
Are you easing the load,
Of overtaxed "Lifters" who toil down the road?
Or are you a "Leaner," who lets others bear,
Your portion of labor and worry and care?

—Ella Wheeler Wilcox.

illumination are touched with a spot of undark. Even the valuable electric torch increases its efficiency when it has a touch of radium on it so that it can be reached instantly in an emergency in the dark.

When other lights fail, when fuses blow out, wires break down—radium will glow dependably without danger of explosion or of burning.

The employment of radium to help solve our medical and industrial problems of life safety is as yet in the first stages of its development. What the future will bring, no one knows.

How Near Are Normal Times?

*Co-operation Between Employers and Employes
Must First Be Accomplished*

By ALICK G. RICHARDSON

President, the Richardson Corporation, Rochester, N. Y.

“HOW near are normal times?” This is the throbbing question of the hour. Beside it, all other problems fade into oblivion, or at best, are only secondary. It takes precedence at all gatherings, whether social, political or economic. I hear it discussed everywhere and by all classes of people, in trains, in hotels, in my home, my office and in other men’s offices.

“How near are normal times?” Capital and Labor alike can almost be said to be holding their breaths until the problem is solved. Business is practically at a standstill for the moment. People are not buying. For the first time in several years they are remembering to be economical—they are awaiting developments and holding their purse strings very closely in the interim.

“How near are normal times?” I can only give you my opinions, gained through observation of conditions in various parts of the country and through my discussions with business men in different lines of trade. My opinions are based further upon the consensus of thought, expressed through our news paper editorials, our magazine and trade paper comments and articles, and as a result of all this observation and read-

ing I believe that just as surely as daylight follows darkness—just as surely as summer follows winter, we are at the dawn of a better day.

It may take several years before we see prices at pre-war levels in all lines—in fact, I believe that some commodities

will never be as cheap as before the war, but within a few months’ time, four or six months perhaps, during which time conditions will be continually improving, we shall have reached a sane, reasonable, business basis which will be our normal level for some time to come.

In this brief article, Mr. Richardson points out that the business which is organized on the lines of Service, is the business that will succeed, either during abnormal times of prosperity, or in the days of a return to normal conditions. He has proved his faith by his works, as have many other modern leaders of business.

AS FAR as general business conditions are concerned, these are simply my opinions—no one can say with any degree of certainty just what the future will bring forth, but when it comes to my own business, I feel that I speak authoritatively, when I say that conditions were never better nor prospects brighter.

As a matter of fact, the soda water and soft drink business is, I believe, one of the very few lines that have not been deeply touched by the general business depression. I say deeply touched, because temporarily business is, for the first time, a little dull, owing largely to the recent decline in the price of sugar and the belief on the part of buyers, that prices will



A. G. RICHARDSON

be reduced, but this condition is only momentary and when the season opens, I anticipate that we will be literally swamped with belated orders.

All through the war and during the post-war period, our business has steadily increased and conditions have been better than formerly. This fact is best evidenced by the attitude of the banking interests, toward manufacturers of soda water and soft drink supplies. Even when they were drawing their lines the closest and reducing, and in many instances, refusing loans on certain commodities, we had no difficulty in increasing our lines of credit to meet the growing needs of our business.

There has been a phenomenal increase in the consumption of soda water and soft drinks during the past several years and prohibition coming just as it did, has aided and hastened the normal growth. According to figures furnished by the Treasury Department, the tax on soda and soft drinks in 1920, was \$57,480,366, as against \$7,182,219 in 1919, an increase in taxes alone remember, of over \$50,000,000. I believe that the soda water and soft drink business is only in its infancy and that there is positively no limit to the possibilities it offers the alert, progressive man who will engage in it.

“**H**OW near are normal times?” involves another question, “What about Capital and Labor?”

Somehow, the use of these two terms together has an ominous, formidable sound. They seem always to arouse someone's ire and animosity. Suppose, therefore for the sake of harmony and better understanding, we substitute, for the moment, the words, employer and employee.

Take any concrete case, your own office or your own plant for example. You know that employer and employee must have a community of interest. They must work together, each supplementing the efforts of the other for their common good. There can be no friction, no unreasonable demands on the part of either if production is to be kept normal, wages and profits fair and

conditions, mutually satisfactory.

Now consider Capital and Labor (employer and employee) in the abstract, and the same rule holds good.

Capital and Labor must not be antagonistic. It must be a pleasant, friendly combination or both will suffer. Labor must realize that Capital is not the “dragon” she has believed, but on the other hand, that all education, all religion, all science, all progress—in fact all that is good in the world, is supported by Capital, and Capital, must recognize her dependence upon Labor, which makes Capital possible and vice versa.

Honesty and integrity on both sides, an honest wage, honest working conditions and honest dealings on the part of the employer, and honest labor, that is, full value for wages received, on the part of the employe, will bring about the millenium in business and I believe that it is almost at hand.

YEARS ago, possibly Capital was arrogant, but that it was a careless and thoughtless arrogance was evidenced by the fact that when her errors were pointed out and when demands were made upon her and laws finally enacted to protect her interests and those of her colleague, Labor, she met the situation fairly and promptly.

There has been, in the past twenty years, a marvelous improvement in working conditions and time has proven that these changes have benefited the employer, quite as much as the employee, and Capital would no quicker go back to the old regime, than would Labor.

Early in the year 1914, things were running along pretty smoothly, and then, on that memorable day in mid-Summer, came the astounding news of war in Europe. Orders began to pour in upon us—orders for war materials, orders for supplies, orders for food—what not, and our manufacturers strained every nerve to secure their share of the business and to increase their facilities and their outputs in order to get more and more of the unprecedented prices and profits.

Labor glimpsed and understood the situation and its possibilities, almost as soon as did Capital. She wanted her share, too, so she made her demands and partly because Capital was too busy to do otherwise and partly because she knew that her prices could easily be fixed to cover any increased cost of production, she met these demands, not once, but time and again, and because the world was out of balance and Labor and Capital were both in a frenzy of unheard of wages, unprecedented prices and, too often, unwarranted profits, a condition that could not soon right itself came into being and unusual prosperity was followed, in the regular course of the cycle, by what we called depression, when in reality we were only getting back to normal.

ALL during this period, we heard a great deal of talk on Labor troubles. There was so much hue and cry over strikes in certain industries, our attention was so firmly centered on these unfortunate employers that we entirely overlooked the hundreds of other industries that were going serenely along, help well satisfied and conditions mutually pleasant and satisfactory. Such a firm is Richardson Corporation. This company was organized only five years ago. I was honored with the presidency of the organization and my associates and employees were largely men and women who have been affiliated with me for many years.

We organized our corporation on a profit sharing basis, giving all executives, all salesmen, all department heads and many of the unskilled laborers, stock in our concern, to be paid for out of the earnings of the business. These people took their chance with me, on the success of a new enterprise—how could I do less for them?

The business has long since proven itself.

The success of our co-operative plan has been eminently satisfactory and many of our employees have, from their own personal savings, added to their stock holdings. We are working today with practically our original force, aug-

mented of course by additional help as business has increased, and we have had no labor difficulties and no dissatisfaction of any kind.

We are rapidly working ourselves out of the upheaval imposed by war. We are rapidly bringing order out of chaos. Plants that have been shut down or working part time and with reduced forces are gradually re-opening and they are resuming operations on a saner, more normal basis.

Capital and Labor are realizing their obligations, each to the other, their dependence upon each other—all of which establishes my belief that we are at the dawn of normal times.

Make Men Your Books

YOUR success depends on how well you know men and their methods. Keep in touch with live people, subject them to analysis, copy their winning points and avoid their faults.

Real success doesn't put a man in a class by himself or make him independent of the brains, the information and the good will of others. Some men are marooned on a little reef of self-conceit. Their own opinions and prejudices have to do them for mental food, just as the cocoanuts and figs that grew on his island had to suffice every day for Robinson Crusoe's dinner. It was a good diet for a while but grew monotonous. He would have enjoyed some other sort of edibles if he could have imported them. But he was out of the way of passing ships with their cargoes of supplies.

Is your mind like a port at which vessels stop and unload? Are you open to the new ideas, facts and theories which are the commerce of the world of brains?

Success consists in acquiring knowledge of one kind or other—not in guarding a locked-up hoard of facts which may mold on your hands. Real success should strengthen and extend your contact with all sorts and conditions of men.—*T. D. Thurston.*

“Because I Don’t Have To”

Five Words That Can Wreck a Young Man’s or Woman’s Life

By ORISON SWETT MARDEN

(Copyright, 1921)

I WAS recently talking with a rich young man about making his life count, and I asked him why he didn’t take up some useful vocation. “Because I don’t have to,” was his reply.

This is one of the things that has ruined thousands of splendid boys and girls, young men and young women—“Because I don’t have to.”

Not having to do things is an enemy to usefulness and to greatness of all kinds.

As a rule, we do only what we have to do. If we are not obliged to get up early in the morning, if we do not feel the urge of necessity, the spur of ambition, we turn over to take another nap. There is nothing, outside of ill health, that will take the energy out of a man quicker than to feel that he is not obliged to make an effort unless he feels like it.

The self-made father, who has climbed up from poverty to wealth, little realizes that in his anxiety to make life easier, more comfortable, for his son than it was for himself, he is robbing him of a tremendous motive, that spur of necessity which has played such an important part in the world’s civilization.

I KNOW the sons of a rich father who do not get up until ten o’clock in the morning, often have their breakfast at eleven o’clock, and then loaf around the house or the club, and when it is time for others to retire at night they are just getting under way to enjoy themselves. They are in places of amusement, at late dinners, dances, parties, until all hours in the morning.

What kind of a start is that to give boys? What are the chances of their making a record similar to that of their self-made, hard-working father, who is trying to make life easier for his sons? What sort of fibre will they develop? Their character will certainly not be of

the same tough timber as the character of the father. It will be soft and spongy, like that of the sapling which has grown up protected in the dense forest, which never had to struggle for its existence, never had to fight for its life with the elements.

Most of the men who have left their mark on the world, were prodded by the imperious “must” of necessity. If they had had rich fathers, if necessity had not forced them to exert their powers and develop them to the utmost, probably many of them would never have been heard from.

IT IS human nature to take things easy, especially when we are not forced by necessity, or when we are not in a good mood. It takes strength of character to force ourselves against our inclination, but there accompanies every human being through life a monitor who is always reminding us of what we should do. Inclination, however, often proves stronger than this silent guide and we yield to it. But when necessity says, “You must!” we have no alternative, and reply, “If I must, I can.”

There is only one way of calling out the man or the woman, and that is by doing useful work. Idleness calls out nothing but negatives and weaknesses. The negative mind never accomplishes anything. The mind of the boy who doesn’t work because he doesn’t have to will soon become so weak, his character so flabby and colorless, that he will cut no sort of a figure in human affairs.

It is a sad day for a boy when his chums tell him that he is a fool to work because his father is rich and he doesn’t have to. His friends are the loafers, the idlers, the good-for-nothings who will help him to deteriorate, to grow weaker, instead of stronger.

Every human being comes into this

world mortgaged. Did you ever think of that?

Each one of us is mortgaged to the past. When we open our eyes in this world, we come into use of the accumulations of all the civilizations which have gone before us. All the people who have ever lived have contributed something towards it, to what we find.

We owe the results of all these centuries to thousands of peoples' efforts, yet how many of us go through life leaving nothing new for those who come after us, stretching our long arms into the great life granary and taking out what the efforts, the toil and the sweat of others have put in there, and putting back nothing of value! This is to be a thief rather than a contributor to civilization.

His father or his uncle cannot pay the debt which a youth owes to the past, to say nothing of what he owes to the life he is living. We are getting the results of billions of peoples' efforts. Is it honest? Is it fair and square for us to use all of the luxuries, to take advantage of all the facilities, the wonderful inventions and discoveries for which others have given their life's blood, paid such tremendous sacrifices? Do you realize that a man is taking all these things and giving nothing in return when he leads an idle, indolent life?

EMERSON said: "The high prize of life, the crowning fortune of a man, is to be born to some pursuit, which finds him in employment and happiness whether it be to make baskets or broadswords, or canals, or statues, or songs."

Employment is man's salvation. Idleness is a curse. To toil, to labor, to work is divine. Learn to be busy.

There are multitudes of evidences that the human machine was intended for constant work, and whenever it is idle there is something in us that protests. When we stop working and hunt for happiness, try to find some way of getting a living other than by working for it, there is a tremendous protest perpetually going on within us. We are not normal unless we are at work. We begin to deteriorate very rapidly when

Principal and Interest

THE credit we get for the good things that we did not do, is often the interest that has accrued on account of the good things that we have done.

The blame or suspicion we suffer for the things for which we are blameless, is the interest we pay for the errors we committed and for the wrong for which we are responsible.

Thus the term of the convict is the principal of his obligation and the finger of scorn is the interest he has to pay.

The same is true, in the opposite sense, of the man or woman, who has accomplished much good.

The success and satisfaction that come of work well done, is the principal, while the honor and the appreciation, frequently given for deeds not to their credit, is the interest they enjoy on account of their good deeds.—*William S. Lawo.*

idle. "Sloth, like rust, consumes faster than labor wears," the wise Franklin warns us.

ON every hand we see people whose growth has been stunted by a little prosperity, which has paralyzed their efforts. It is the struggle to attain that develops strength, and when one feels that he is getting beyond want, when he does not feel the prod of necessity, unless he is made of good stuff, he is likely to shrivel, to cease to grow.

Success, abundance, seems to take the iron out of the blood of many people. They cannot stand much prosperity. When they do not feel compelled to work they want to take things easy. They think so much of their comfort that they are not willing to pay the price for a little more self-development.

The perpetual wrestling with problems, the constant planning and executing, the adjusting of means to ends, these are the things that call out the best in the individual, that develop stamina, stability, soundness of judgment, quickness and certainty of decision. It is the perpetual focusing of the mind, the concentration of the effort upon daily problems, that makes for man-building.

The Salesman's Personality

Both Physical, Mental and Spiritual Sides Must be Cultivated

By J. M. FITZGERALD, M. D.

Vocational Counsellor, Chicago, Illinois

PERSONALITY is the greatest dynamic there is in the world. Therefore the study of personality should be an interesting one to all.

No newspaper reporter's sketch or journalist's writeup of a noted or notorious person would be complete or acceptable without giving a word picture of the physical appearance and of the traits, disposition, or characteristics of the person interviewed—at least as to how they impressed the writer.

When Mr. Jones is introduced to Mr. Smith, he says, "I am pleased to meet you." Mr. Smith replies with some feeling, "This is the fourth time that Mr. Jones has met me within four weeks' time, and each time he has said that he was pleased to meet me."

The question in my mind is, does Mr. Jones actually mean this, and if so, why is it that after four introductions, he does not seem to realize the fact of our previous meetings? Mr. Jones replies, "Since you have brought the matter up, I do recall our previous introductions." To say the least, it is not very complimentary to your personality that you should have to be introduced to any man four times, and mention the fact, before you have sufficiently impressed yourself on his mind to fix the matter of the acquaintance.

The question that affects each one of us is, what kind of personality have we? Have we a colorless or puny personality; a magnetic, attractive, impressive, or overpowering personality; or are we so unfortunate as to develop a cold and repellent personality? Carlisle said that Daniel Webster was the greatest libel on Nature of anyone he had ever seen, that no one could possibly be as great as he appeared.

McKINLEY was characterized as possessing a magnetic and attractive personality. Roosevelt was always spoken of as having a magnetic, attractive, and dynamic personality. You recall how weak and undeveloped he was physically when he was graduated from Harvard University. He was advised to live out in the open for four or five years and to exercise, morning, noon, and night.

A friend of mine lived on the ranch next to where Roosevelt lived in the west, and he said when Roosevelt first came among them, he was not a very prepossessing looking fellow. They all thought lightly of him, but he insisted on taking physical exercise every morning, at noon, and at night, besides riding a bronco. Within a year's time he took up boxing with them, and in another year's time he had developed such quickness and physical strength, that when they boxed with him, it was difficult to see the man because of a boxing glove being constantly in their eyes.

Most men wish that they had such a virile physical organization and personality as did Roosevelt. They only wish it, *they don't want it, otherwise they would develop it.*

WE should take an inventory of ourselves. A man attracts, he is negative, or he repels. Each person must have something in his personality that distinguishes him from his neighbor and differentiates him from other members of his family. The question is, what is this thing, how does it affect one's life, how does it affect others? It can be taken as a certainty that one cannot understand others until one understands oneself.

We are affected instinctively and profoundly by the size of things; hence,

we move quickly out of the way of a limousine, but we let the little Ford rattle right along close to us and we don't mind. Instinctively men turn out of the way of a Jack Johnson, a Jess Willard, or a Jim Corbett.

I have observed these facts on the streets of Chicago. I had an opportunity to walk with Bob Fitzsimmons from the Palmer House to his room at the Auditorium, and I observed that though we were talking in a casual way, Fitzsimmons had no intention of impressing himself on men on the street, nevertheless the broad shoulders, the strong, determined look of his face together with his height and pose of his head served warning on men generally, and they moved out of his path as if by command.

Large men command attention, provided they are physically well organized and their muscle tone and health is all that it should be. Large men are more likely to depend upon their formidable size and great good nature, which so many of them possess, or, if need be, to resort to bluff or use physical force, than they are to develop every ounce of gray matter in front of their ears. *Smaller men must make up for this deficiency in height and brawn by using their minds more effectively.* They must have more courage and self-reliance, more tactfulness and friendliness, or far greater intellectual resourcefulness to win their share of success in competition with larger men.

MOST people flatter themselves that they act upon judgment and reason, but the facts are that they act generally as a result of impressions formed by instinctive tendencies towards things that please or displease.

Fear is a fundamental instinctive element of displeasure in the human mind as well as in the animal nature. We kill anything that we fear that the law allows us to kill. Thus we kill a fly or a mosquito. They may infect us or our food, and in that way injure us, at least they annoy us, and we kill them if we can, and they instinctively try to protect themselves.

We should therefore be very careful to not be offensive in our appearance or words; much more, we should not allow ourselves to create doubt, suspicion, or fear in the mind of the other man lest we do not gain his confidence, for the sale must be consummated as a consequence of confidence in the salesman and in his intelligent presentation of his proposition, his services, or his goods, also confidence in the honesty of his statements.

Thus the confidence he begets in these matters passes over to the firm that he represents as to the firm's disposition, willingness, and ability to fulfill the contract obtained by the salesman. A doubt or distrust in any of these factors will arrest judgment very likely, and it may divert the decision indefinitely. Thus the sale is a matter of confidence from beginning to end.

If I may digress a moment to further illustrate the matter of fear, trust, and confidence, I would say, it appears that Germany's leaders had never read and understood fully, at least they did not take to heart the observation of Edmund Burke in his essays on the "Sublime" and "Beautiful." He remarks in these essays that we fear a giant, and that this fear must be calmed or else we will out of self-protection annihilate the giant. *The giant must smile and show friendliness and kindness.* Germany did not smile; hence, we as a nation helped kill her fear making potentialities. *Lincoln, the giant, smiled and had benevolence and great sympathy and no one feared him personally.*

WE are pleased by curved lines much more than by straight lines. Psychologists have not given us the reason why, but I believe that it is because our first happy impressions received in this world are from observing and sensing things of a spherical nature. Our first meal is thus obtained. The mother's face and body is much more likely to be built on curved lines than on straight ones. Our cup, plate, and saucer appeal to us repeatedly. The round, warm sun appeals to us similarly. We usually could get around mother in some way or other, but the straight-

lined face, head, and square shoulders and hands of dad made us walk a straight line, and we met these straight lines oftener than was pleasurable. Caesar tells Antony that he does not like the straight-line face, head, and body of Cassius—"I would like to have about me, fat, sleek-headed men, that sleep o' nights."

WE have here the key to the physical personality. If a man is built on the spherical plan, he should square his chin, bring his upper lip straight and firm against his under lip. He should cultivate those faculties and qualities that give him a straightforward gaze, steady eye and hand, firm neck, and firm legs. These promise directness and strength and a fixed purpose; since the rounded lines of the head and body dispel fear, such a person, if a salesman, would have a splendid combination; friendliness, with the possibilities of direct and intelligent action.

The buyer or business man to whom such a salesman would present himself would feel that he was worth listening to, for nothing is more rare than a highly developed, intelligent, and earnest, vigorous purpose; even if the buyer did not purchase anything from such a salesman, he would feel that he might get a fact or idea that was worth his five minutes' time.

On the other hand, if a salesman is built on the square and straight-lined make-up, he should curve his mouth and eyes in such a manner as to radiate hopefulness, kindness, and sensitiveness as to the claims of others. I hold in my hand cards bearing the names of three men, who have in five years' time raised their earning power as bookkeeper, clerk, and draughtsman from \$25.00 a week for the first two and \$35.00 for the third to \$5,000, \$7,000, and \$10,000. They caught the spirit and purpose of this message and put the curves into their mouth and eyes, and *friendliness into their voice*, so that the remark that greets them is, "HERE COMES THAT SMILING SALESMAN," instead of, "Here comes that darn grouch." These are their own words to me.

EVERY salesman should be "in condition" as to his physical state. He should keep every muscle of his body in excellent tone, that he may have all parts of the will areas of his brain coupled up and acting concordantly.

This is one of his best assets.

We are affected by the pose of the head and the body in general. If the head is held firmly upward and slightly backward, with the chin pulled in and the hat properly placed on the head, it gives the command of attention and respect, and something of authority. The whole carriage of the head and body is such as to affirm that a person thus constituted has a complete and perfect control over his feelings, and that his knowledge is on tap.

I have repeatedly proved the effect of this to the amusement of my friends and my own satisfaction. For instance: By placing my hat on my head slightly to one side, pushing my cravat to one side, and opening the first button to my vest, my coat unbuttoned, and putting my hands in my pockets, allowing a neutral tone to possess the muscles of my body, spinal column, and legs, I could walk down State Street and even a messenger boy would not move out of my way.

On entering a store or place of business, he should see from the counters, show cases, goods, condition of the store, etc., what kind of man is at the head of that concern. He should have a fact-observing and analyzing mind; he should know the type of man that he has to deal with and be able to converse with him in the language which that man is accustomed to use in expressing his thought, views, etc.

IN SHORT, HE MUST REMEMBER THAT THE LAW OF USE IS THE LAW OF GROWTH. He as well as the sales manager or executive must keep in mind the fact, that it is a self-evident psychological law that the strong turn to the strong for companion and associates and those to whom they wish to delegate a responsibility. They never turn to the weak, except out of sympathy or pity—or to make use of them.

From Motorman to Manufacturer

This is a Story of a Man Who Made the Most of Opportunities

By ARTHUR J. FORBES

THIS is a little story of a man who made the most of his opportunities, who profited by failure, and who succeeded because in all his dealing with either his customers or with his employes, he has carried out the spirit of Service. The man is Alfred C. Fuller, and he is president of The Fuller Brush Company, of Hartford, Conn. Mr. Fuller is a modest man. He is just a quiet business man whose success has come partly from the public's need of good brushes. You notice that "good" is the word used. He always made good brushes. That has been one secret of Mr. Fuller's success.

How, by successive steps, he gained first a small income, then a larger and larger one; first a modest little one-room factory, then a large plant employing many hundreds of men, is an interesting story. And it is more interesting because the success he won was begun when he was jarred into action by losing his job one day about fifteen years ago. It wasn't much of a job at that, just that of an \$18 a week motorman with the Boston Elevated Railway company.

Well, when Fuller was fired he didn't know exactly what to do next. That was on a cold March day in 1905. There was no other work to be had of the kind he had been doing. He didn't know how to do anything else. He was almost a stranger in Boston with no friends to whom to turn for help. And he had been fired. Hard luck it seemed.

While looking around, he ran across the owner of a small brush factory in one of the suburbs. This man sold his brushes through agents. He wanted more men. Fuller wanted something to do. The brush maker urged him to buy a sample outfit of brushes and try to sell them. Not knowing what else to do, Fuller decided to try it. He

bought the sample outfit—there were only four or five brushes in the whole line—and started out.

He had never sold a thing in his life, but, going from house to house, he succeeded in making \$3.50 the first day. Mr. Fuller still keeps his old salesbook in which he entered his first orders.

The second week his earning reached nearly \$30 and from there on, he averaged more than \$30 a week as against \$18, his former wages. He became more and more skilful as a salesman.

BELIEVING he saw an opportunity he began to plan establishing a business of his own and with a bigger line of brushes. In August, 1906, he had saved enough money to start out for himself; he designed and had made a brush machine, got together the other necessary equipment and the materials for making the brushes and rigged up a shop in the cellar. He made brushes by night and sold them in the daytime.

This was his starting point fifteen years ago. Today he is a man of modest wealth and president of a large manufacturing organization with over 600 salesmen covering the whole country. How did he do it?

Like many another man who had made rapid advancement, Mr. Fuller was brought up on a farm. He was the eleventh child in a family of eight boys and four girls. One after another his elder brothers went off to the cities, each one leaving as soon as the next younger one was big enough to take his place on the farm. It was an old story in the Fuller family, this idea of the boys going away to seek their fortunes. It was what most of the promising boys in the countryside did.

But when Alfred's turn came, there was trouble. His father and mother wanted him to stay on the farm.

BUT Alfred couldn't stay at home. He knew it would be fruitless to try to run a farm when he was not interested in the work. He made up his mind that the only sensible thing for him to do was to go. To carry out his resolve, he began saving every cent he could earn.

In the fall of 1903, he set out for Boston with \$75, with meagre schooling but with a big ambition to make money—\$18 a week or possibly even \$25 if he were lucky. That was his idea of success.

On arriving in Boston, he soon got the job with the Elevated Railway Company, at first as a spare man, working only part time, usually at night. In eighteen months he has reached his original ambition of \$18 a week. Then the train on which he was working was mixed up in an accident. The rules of the company required his discharge. He was back where he started.

His only opportunity was the wire brush business—not a very inviting one at the time. But there was a chance and Mr. Fuller never let go of it for a moment.

From the day he sold his first brush, he was convinced that he had something worth holding on to. \$30 a week instead of \$18 was a big incentive in itself but it was his confidence in his idea that encouraged him to save up his money to start in business for himself.

And afterwards it was this same confidence that kept him working away in his cellar night after night, that kept alive his determination to succeed. He knew he had something to sell that everyone needed and he knew what that meant.

Soon after beginning to make brushes, he discovered he could sell them faster than he could make them. So he trained others to do that part of the work, developed new methods of manufacturing them, and moved his shop to Hartford.

THAT was in April 1907. He paid \$8 a month for a room measuring only 20 by 20 feet, afterwards moving

again to a building erected in Civil War days that stood in an alley at 599 Main Street. Here he remained until 1911, paying \$14 a month for the top floor, 40 by 40 feet.

During this time the business grew slowly. He added one new brush after another to the line. His contact with housewives supplied him with countless ideas, and gave him a clear understanding of their needs, of what places are most difficult to clean and why old-fashioned brushes failed. Meanwhile the selling problem was working itself out.

In looking back over his short business career, Mr. Fuller himself lays great stress upon the importance of the experience gained during these years of active selling and manufacturing. He had to struggle with every difficulty that besets a salesman and discover how to overcome it. He had a chance to measure to the full that initial obstacle to all house-to-house selling, the difficulty of getting into the home.

It was his own experience that eventually led him to the remarkable free brush offer that today is so uniformly successful in getting Fuller salesmen an entrance into every home, and a favorable hearing.

IN 1911 Mr. Fuller was making \$75 a week from his own sales and his manufacturing profits on the sales made by several salesmen he had out on the road. But he felt that he was just barely grazing the surface of the ground. Wherever his salesmen went, they were successful, but they covered only a small group of towns here and there and only parts of a few large cities, where there was the whole country to sell to. It must have been almost exasperating to have goods that every housewife in the country needed and wanted as soon as she saw them, and to have no means of getting them to her. Further progress meant a real sales-organization. He didn't know how to get the right men.

Then something happened—the accident that Mr. Fuller calls the second great opportunity of his life. While

traveling from town to town, Mr. Fuller was in the habit of making an effort to establish salesmen to represent him. On one of these trips he visited Syracuse, New York, and put a small advertisement for salesmen in one of the local papers.

This advertisement was noticed by the wide-awake advertising manager of a large New York magazine who wrote Mr. Fuller a letter advising him to advertise nationally for salesmen through a special plan of this publication.

This letter came just in the nick of time. If it had come a day later, Mr. Fuller would never have received it. He would probably have gone on for years doing business the same way, traveling from town to town, trying to get salesmen.

MR. FULLER once more proved his keen eye for opportunity. He made up his mind on the spot to give the plan a trial. He knew that if he could reach good men, he could teach them how to sell Fuller brushes, and he at once prepared a plan of sales helps and suggestions to enable them to build up profitable business.

This was the turning point of the business. His success led him to use other magazines. He soon had enough live salesmen to keep the factory on the jump. Within six months of running his first advertisement, he was doing more business in one month than he had in a year up to that time. He was broadening out into a national business.

Almost at once Mr. Fuller quit the road himself and began devoting his whole time to keeping the factory service right up to the mark, and to help the salesmen out of his own experience. This included advice on how to close sales and how to get repeat orders and every assistance to increase earnings. For Mr. Fuller expects his salesmen to make money right from the start. He doesn't mean to have anybody working for him for nothing. Another thing Mr. Fuller makes a point of is that his salesmen shall advance steadily in position and in income. He likes to develop

men into branch managers; he likes to train them to teach new salesmen. He believes in the opportunity the business offers and he takes a personal interest in helping men to justify his belief.

BEFORE the year 1911 was over, the business had grown so rapidly that he had to move again and in 1915 he finally moved to his present location

And just as he worked out his selling problems, so he worked out his manufacturing problems. Owing to the special nature of the work of manufacturing twisted wire brushes, most of the equipment is of a special character, designed especially for this work. The present Fuller factory is the last word in efficient and labor-saving machinery, greatly in contrast to the shop in the cellar which was the beginning of Fuller Brushes.

Ask Mr. Fuller how he explains his success and, with characteristic modesty, he will refer to certain instances of luck, perhaps not entirely realizing how few men would have grabbed at such unpromising opportunities. The first was the loss of his first job which forced him to try an opening that he would never have voluntarily chosen.

Many men are in the same position today that Mr. Fuller was in when he was with the Boston Elevated Railway. He was in a rut. He could have remained there for years without ever making much more than \$18 a week. Men who were there with Mr. Fuller are still there, making today only \$22 to \$25 the slight increase in wages being due to the increase of the cost of living. Young Fuller worked hard when he was with them. He did everything he could to get on but he was in a rut. The opportunity wasn't there for him.

When he got into the brush business there was real opportunity. The housewife needed brushes. He saw that was his chance. He wasn't a salesman. He made no pretense at being a salesman but women wanted brushes and he had them. And because he was selling something that women needed instead of dictionaries, or some contraption

IT IS not my concern if you are harsh or unjust to me; it is only my affair that I am kind and just to you.

It is not for me to judge my neighbor, nor is it my place to dictate to him the line of his path; it is my part to regulate my own angle of action and to attend to keeping my own dooryard clean.

It is not of use to me or my fellow man that I should recognize the thing called evil; it is only useful of me to know that God is good and to be so aware of Him and His goodness that I may become a light unto the path of all who may pass my way.

For God is all and only in His living breath and in His loving heart can life and you and I eternally endure.—*Grace M. Brown.*

they did not need, he was able to make sales where other men failed. Had he tried to sell dictionaries, he would probably have failed and then tried his hand at something else, just as many others go from one thing to another without finding success. If he had taken up any one of a hundred and one other things he might have failed. But he had something people needed. He had had the right opportunity—and he grasped it.

"I wish every young man," he sometimes says, "could see the necessity of watching for opportunity as clearly as I have come to see it. Opportunity is one of the most important things in the world but it is no use to the man who doesn't grab it. I pity the man or woman who is in a rut and has no opportunity to change. I tell you it's a shame to see a man get started on a job that leads to nothing, whether it is selling the wrong article or whether it is a clerical job that gets him nowhere. Everyone has a right to a good living, a good return for his time and the pleasure that comes from success."

The existing slump in business is full of difficulties and complexities. But I want to go on record as saying that nothing could be healthier for American business than the very condition through which we are now passing. It had to come. I only wish it had come sooner. The severer the storm is now, the quicker it will be over and the sooner we can emerge into clear weather and shape our course upon the sea of Prosperity.—*Charles M. Schwab, Chairman of the Board of Directors of the Bethlehem Steel Corporation.*

The man immersed in material things and who lives only to make money, believes he can make it; knows that he can make it. He does not say to himself every morning, "Well, I do not know whether I can make anything to-day. I will try. I may succeed and I may not." He simply and positively asserts that he can do what he desires and then starts out to put into operation plans and forces which will bring it about.—*Clipped.*

The Secret of Success

THE secret of success is not a secret. Nor is it something new. Nor is it something hard to secure. To become more successful, become more efficient. Do the little things better. So work that you will require less supervision. The least supervision is needed by the person who makes the fewest mistakes.

Do what you can and do what you should do for the institution for which you are working, and do it in the right way, and the size of your income will take care of itself. Let your aim ever be to better the work you are doing. But remember always that you cannot better the work you are doing without bettering yourself.

The pleasure of accomplishment is accessible to all, no matter how humble our occupation or responsible our duty. Out of life's great mine we can dig the gems of joy and a better existence only by hard and conscientious work.—*J. Howell Cummings.*

The Optimist

I SING a song to the Optimist,
To the man who is brave and strong.
Who keeps his head when things go right,
And smiles when things go wrong.

I'm proud of the genial Optimist,
His radiant voice and speech;
He helps to smoothe the rugged path
Of all within his reach.

I like the way of the Optimist,
Who looks for the bright and best;
He scatters sunshine as he goes
And leaves his fellows blest.

So here's a song to the Optimist,
Who works and laughs and sings,
And daily shows this weary world
The way to better things.

—*Greenville Kleiser.*

Signs of the Times

Discussed or Commented Upon from a More or Less Personal Viewpoint

By ARTHUR J. FORBES

ONE of the signs of the times that points to the coming solution of the problem of industrial relations is that in all the discussions of this subject in the daily press, in the magazines or in the numerous addresses which are being made before commercial organizations in every city in the union, a majority of the leaders, both those representing capital, or management, and those representing organized labor, take the same position.

They assert almost without exception, that the questions involved may be settled, if the men on both sides, will only get together for a free and frank discussion, determined upon arriving at a solution which will square with the principles of justice and fair dealing.

This question, from the standpoint of organized labor, is ably handled in an article in this number of the BUSINESS PHILOSOPHER, written by Major George L. Berry, president of the International Printing Pressmen's and Assistants' Union, one of the thoughtful leaders of a large industrial group of skilled workers. He takes exactly the same position as that of leaders in the industrial field, men who employ thousands of workers, who have been quoted or who have contributed articles to this magazine during recent months.

Major Berry and the others who make the same assertions are right. The great industries of this country—or of any other country—can prosper only if there is friendly co-operation between the management and the workers; only as the true spirit of Service is carried out by the employers as well as by the men and women who work in their factories or shops.

MANY broad minded business men had this vision long ago, and more and more of them are coming to

realize that this spirit of Service is not a dream or a theory, but a reality.

Have you read what Warren G. Harding President of the United States said in one of his campaign addresses on this subject? That statement should be printed, framed and given a place of honor on the wall of every factory building. This is what he said:

"I decline to recognize any conflict of interest among the participants in industry. The destruction of one is the ruin of the other, the suspicion or rebellion of one unavoidably involves the other. In conflict is disaster, in understanding there is triumph.

"There is no issue relating to the foundation on which industry is builded, because industry is bigger than any element in its modern making. But the insistent call is for labor, management and capital to reach understanding.

"The human element comes first, and I want the employers in industry to understand the aspirations, the convictions, the yearnings of the millions of American wage earners, and I want the wage earners to understand the problems, the anxieties, the obligations of management and capital, and all of them must understand their relationship to the people and their obligations to the republic.

"Out of this understanding will come the unanimous committal to economic justice, and in economic justice lies that social justice which is the highest essential to human happiness."

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HERE is a brief statement which came in a letter recently from Ernest E. Lee, of Chicago, head of a great firm of industrial engineers, a position which has brought him into intimate contact with hundreds of men engaged in various industries. Mr. Lee writes:

"You have asked me for an expression of opinion on the subject of a better understanding between Labor and Capital in this country.

"I am frank to say to you that I feel that most of our difficulty is attributable to lack of a common viewpoint, or to misunderstanding. Misunderstandings invariably lead to difficulties and misunderstandings in general may be caused by innumerable reasons; one being lack of knowledge of the details; another, insufficient information through which to arrive at a logical conclusion; another inexperience.

"There is no mistake that the greatest good comes to an institution which secures the fullest co-operation of its employes and if Capital can be successful in showing Labor that their conscientious desire is not only for capital to profit, but for labor to succeed, then the union of the two is launched in the common interest."

That statement, is in effect, exactly the same as the view taken by Major Berry. When will a majority of employers recognize the truth of such statements?

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A BROAD view of the problem of industrial relations and of the world economic situation is always taken by Herbert Hoover. Because of his training as an engineer and his practical experience during the world war, Mr. Hoover is perhaps better qualified to speak upon these subjects than any other man in this country. In a notable address given last month before the convention of the American Engineering Council, at Syracuse, N. Y., Mr. Hoover discussed these more or less interrelated subjects, and stated with emphasis that it is by co-operation between industries, and with labor and the government, that an increase in production may be brought about.

Increased production in industry means more profit for capital and the maintenance of a fair wage for labor.

"The commodities or services produced by the whole nation," said Mr. Hoover, "are capable of absorption by the whole nation if they are of the

right character. When ten men, or one hundred million men divide their united output, they can by doubling their output have twice the amount to divide. There is no limit to the increase of living standards except the limitations of human strain, scientific discovery, mechanical invention and natural resources.

"The absorption of increased productivity lies in the conversion of luxuries of today into necessities of tomorrow. Wheat bread, railroads, good roads, electricity, telephones, automobiles and movies were once luxuries. There is no limit to consumption except the total capacity to produce, provided the surplus of productive power is constantly shifted to new articles from those that have reached the saturation point of demand."

The speaker said that wastes in American production were measured mainly in unemployment, lost time due to labor conflict, losses in labor turnover, failure to obtain maximum production of the individual, poor co-ordination of great industries and failure in transportation, coal and power supplies.

Stabilization and standardization of industrial output by agreement, eliminating overlapping efforts and seasonal activities were cited as one means for bringing greater production. Utilization of natural resources for power was urged as an additional help in this direction.

"The spirit of co-operation," Mr. Hoover concluded, "has already solved many things in this country since it began to be noticeable 30 years ago. Co-operation has standardized some things and is ripe for an initiative toward co-operation of a widespread character. The leadership of our federal government in bringing together the forces is needed, but we do not believe it necessary for the government actually to do the work. The first step is sane analysis of weakness and sober proposal of remedy. If you engineers can establish the facts to an intelligent people such as ours, action is certain, even if it be slow."

HERE is a quotation from another letter, written by one in the ranks of the workers:

"Every man does his best work when he knows that he, personally, is going to enjoy the fruit of his labors. The best 'brother' of mankind is the one who does a good job and then accumulates a surplus by which to help others. If the Good Samaritan had been as poor as the man by the wayside, his story could never have been told. Even the widow had to have a 'mite' over and above actual necessities before she could give it to the Lord.

"Item: one body; item, one mind; item, one spirit; item, one will. Those are your stock in trade and mine, presented to us by the Great Creator, with the admonition and the necessity of keeping them clean, efficient, kind and active. He who is able to do this, has fulfilled his first duty to society."

We should remember that many who are born to wealth and power lose all through faults, weakness or unfitness. While on the other hand, thousands mount from the hardest conditions to a success that almost dazzles us. These same conditions out of which a few men compel success, exist for all men."

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ONE of the few signs which come out of Darkest Russia indicate that the reign of anarchy and terrorism headed by Mess. Lenin and Trotsky may some day be overthrown, although none can say when.

A few of the men who have ventured into that kingdom of misrule have managed to escape with their lives and they all tell the same story. M. Schwartz, a naturalized citizen of San Francisco, a socialist, who thought that the dawn of the millenium had come in Russia, is one of those who have been disillusioned. He went to Russia last June with his wife, thinking to bask in the light of Freedom. Both were imprisoned. His wife died from the hardships she endured in Soviet jails. Schwartz managed to escape and was interviewed the other day in Berlin, and his story was cabled to this

country by the Associated Press, a great news gathering organization which prides itself upon telling the facts without bias or prejudice. Here is what Schwartz is quoted as saying:

"Communism in Russia is robbery; it tolerates imprisonment, persecution, execution without trial; it has brought Russia only starvation, disease and death.

"There is no government. It is a worse autocracy than Czaristic government and I lived there for over twenty years under the Czar and had every experience necessary to make a comparison."

With his wife, known for many years in this country as a socialist worker under the name of Jessie M. Molle, Schwartz went to Russia last June and attended the congress of the Third Internationale. They were both thrown into prison because they failed to express admiration for the government and it was probably feared that they would make an unfavorable report if they were permitted to leave the country. They were not released until last December.

Mrs. Schwartz died at Reval on December 20 from the effects of her long solitary confinement and hunger in soviet prisons, and her husband is returning to America alone.

"Before I went to Russia," Mr. Schwartz said, "I came to Berlin and visited Mrs. Karl Liebknecht to express my sympathy over the death of her husband.

"I will see her again and tell her that the communist leaders in Russia have killed my wife and that I am going to America to tell the working people there the truth about the soviet government which I formerly sympathized with thoroughly and supported on the platform from New York to San Francisco.

"I want to tell them what that second congress of the Third Internationale was. It was only Zinovieff, Bukharin, Lenin, and Trotzky. It was all cut and dried. The members were told what action to take, and they did not dare do otherwise."

Developing Man-Power

A Little Talk With Business Executives

A 100 per cent organization must be composed of 100 per cent units. To put this thought in another form, every employe must work with whole-hearted enthusiasm and loyalty for the good of all.

THERE are mighty few such organizations in this country.

YET, if we could develop in every organization a genuine loyalty—a realization of power and reliability—a sense of responsibility—what a difference there would be in the efficiency of the entire force!

THE mere order-taker's day is past. Real salesmen are needed to secure business and hold customers. Yet salesmanship, important as it is, is a small part of modern industry.

GREATER production all along the line is what is needed.

BETTER and more loyal co-operation in every department of our commercial and industrial life will result in increased production.

THE individual employe is the most important asset of any business, but without co-ordination of the work of the management and the workers, the results must fall far below what is required for lasting success.

THE BUSINESS PHILOSOPHER in this number presents the views of some of the great executives of this country on this question of developing the spirit of co-operation in business. They do not present mere theories, but speak of results from a practical application, in their own organizations, of the Spirit of Service.

LARGE employers of labor, their executives, sales managers or department heads, believe these statements—but few of them have the time, the knowledge or ability, or the patience, to teach these truths of modern business to the men and women who work under their direction.

THE BUSINESS PHILOSOPHER teaches the truth of these statements in every number. It is the exponent of business efficiency through Service. It teaches men, and women, to use their brains to think with, to be self reliant, loyal and resourceful.

THE BUSINESS PHILOSOPHER, placed in the hands of your people every month, will aid you in bringing about more ideal conditions in **YOUR** organization.

THERE is a special rate to firms, corporations or employers who order bulk subscriptions for their employes, which I will be glad to take up with you.

—ARTHUR J. FORBES, *Managing Editor*.

Keeping Step With the Times

"Characterology"

By HARRY NEWMAN TOLLES

Vice-President of the Sheldon School, Chicago

Being the Third in a Series of Four Articles

IN THE previous discussions of this general topic, "Keeping Step with the Times," we have seen that cooperation depends upon organization; that organization depends upon the units; and that the unit individual depends for his success upon bringing his life into harmony with nature's laws; that the greatest law that operates in the human relationships of today is the Law of Service.

If we are to render service more effectively, we must better understand the individual who is to receive the service. Since there are no two people alike in this world we must distinguish individuals by their characteristics, their features and expressions, the tone of their voice, etc.

Each characteristic reveals a phase of character. Character is a composite. The composite character of the individual is made up of the total of the qualities of the mental and physical man.

The careful study and discernment of the individual's characteristics must then reveal the degree of development of one or more of his qualities.

TO illustrate: The speed of the voice, under normal conditions, indicates the speed of the mind. I can not make my hand move any faster than my mind tells me to move it. I can not wag my tongue any faster than ideas come to the tongue to be expressed. So then, under normal conditions, the one who acts and talks quickly, necessarily must think quickly. The slow, deliberate speaker thinks, therefore, slowly and deliberately. This does not mean that one is more successful than the other. It is simply his mode or speed of thought.

If we are to influence men in business we should learn to cog our ideas into

the speed of their minds. If we talk slowly to a quick thinker, every time we put up an idea he thinks of two ways of knocking that idea out; in other words, he beats us to our argument. On the other hand, if we talk rapidly to a slow thinker we waste our ammunition. He doesn't get all we say.

THE great mistake that most people make in reading human nature is that they single out one characteristic and judge the man by it. Seated in the corridor of a hotel one evening talking to a gentleman about human nature study, he pointed out a man and said: "How would you size that man up?"

I passed the question back to him, and he replied by saying: "Look at his ear." And then he remarked: "I knew a man who had an ear like that, who fleeced me out of a lot of money."

His thought was that every man who had an ear similar to this fellow's was a crook and should be in jail.

In the study of human nature we must take into account the entire context. The reason there are so many religions and creeds in this world today is because there is not a perfect understanding of the context of the Bible. One denomination builds up its whole argument based upon one thought or sentence; whereas, if all religions could have a complete understanding of the entire thought of God, there would be but one religion.

SO in the reading of human nature, if we could have a complete understanding of all the characteristics of the individual we then could harmonize with him and many, if not all, of the misunderstandings of life could be done away.

The clothes one wears indicates his habit of thought. When you went to the haberdasher to purchase that tie, you looked over a bunch of ties and you said: "I don't like this tie, don't care for that, I wouldn't wear this one to a dog fight; this one looks pretty good, I think I will take—I'll take this one."

Why did you take *that* one? Because it harmonized with your thought of the kind of a tie you would like to wear. In other words, back of every act there is a thought, and if we could trace the action back to the thought that prompted the act we would discern the characteristics of the individual.

CHARACTER is revealed through the hand-clasp. Show me the man who places the palm of his hand up against yours and I'll show you a fellow who is cordial, frank, and open. Whereas, the man who curves the palm of his hand out from yours you will find as a rule is secretive. The Rockefeller handshake was once described to me. The describer said when he shook hands with this eminent gentleman he noticed that he placed his thumb at the base of his little finger; and whereas Mr. Rockefeller sells gasoline, if you want to shake hands with him, you have to furnish the power. Now not only does he curve his hand out, but he places his thumb across the palm of his hand so that it is impossible for you to get your palm against his.

If this is true, what does it mean? As is evidenced by many known traits of Mr. Rockefeller's splendid character, we must admit that he is of all men one of the most secretive. You will remember that after much difficulty they got him on the witness stand in Washington and tried to pry from him

his corporate secrets, and not one single thing did he divulge.

IT IS a mighty nice thing to walk into the presence of a person whom you have never met and to be able to size up with some degree of accuracy, to be able to determine through the proportions of his head and body whether he is intellectual, idealistic, thoughtful, and refined, or whether he is jovial, luxury-loving, and substantial; or whether he is independent and liberty-loving; to determine from the contour of his features whether he is penetrating and practical, or whether he is mild and theoretical; and from his color whether he is active, changeable, radiant and diffusive, or whether he is passive, steadfast, concentrated, and absorbed.

As I see it, the color, form, and proportions of the individual indicate his inherent characteristics; while the things that are movable about him—his voice, language, poise, gesture, handshake, his clothes and his walk, go to show us the degree of the development of his traits of character.

Human nature study is not calculated to tell us what one thinks, but how he thinks; and when we know his mode of thought, and the things which most easily appeal to him, we find the line of least resistance to his mind and are thus able to appeal to him, to influence, to persuade, to sell him our idea.

The man who is "keeping step with the times" must constantly strive to better understand the great book of human nature. One of the most direct means is through the study of characterology.

Hold to optimistic ideals and you will drive out pessimism, the great breeder of disease, failure and misery. Stand guard at the door of your mind; keep out all the enemies of your happiness and achievements by continually flooding your mental kingdom with thoughts of love, good-will, success, happiness, prosperity—whatever you desire to realize in your life—and you will be astonished at your increased power and happiness.—Marden.

Beings hopelessly separated from us are not ours; a god we cannot love, a man we may. Love implies a certain equality; it also implies an insufficiency, a desire unsatisfied, a wish not gratified, a hope unfulfilled, a prayer unanswered. Love asks the help of another, it demands the sympathy of one with whom we may walk hand in hand; it means frailty, and paradoxically, it means strength, for only as we admit our insufficiency can we gain power. We win by abandonment. Alone a man is only a leaf in the storm, but to love and be loved is to ally ourselves with the powers of Nature; to be grappled to our kind, and through them to the Universe, with hoops of steel. Thus is weakness allied with strength.

The voice should be the sounding-board of the soul.—Hubbard.

Plan for Putting Farming on a Modern Business Basis

By BERNARD M. BARUCH

Former Chairman of the War Industries Board and Member of the International Reparations Commission

THE world at large had not given much thought to the farmer and what he was doing for it until the Great World War. Then it was learned that the farmer was one of the vital factors in the success of the war, because the world had to be fed.

After the war, the high cost of living becoming acute, soon brought vividly to every one that farming was a matter in which not only the farmer was interested, but that the production and distribution of his products were matters of vital concern to the dwellers in the cities.

The theory of my recommendations is that, in the marketing of his products, the producer must be placed on a footing of equal opportunity with the buyer.

First (and this is the corner stone of the whole subject matter) I believe that sufficient storage warehouses for cotton, wool and tobacco, or elevators for grain, must be provided at primary points to carry the peak load in the distribution of the product. These warehouses or elevators should be preferably under private ownership. But if private capital is not forthcoming, they should be under State ownership. But under any condition, they should be under State or Federal supervision.

THE question as to who should own or build these elevators and warehouses requires some thought. But that adequate warehouses and elevator facilities of the most modern type should be established is beyond question. The very well being and prosperity of the different states and all of their citizens depends upon the proper marketing of their major products.

The modern warehouse makes possible the handling of agricultural commodities at reduced costs because of the saving

that could be effected in insurance, financing and marketing. It also will play an immensely important part in the development of a practical plan of cooperative marketing.

When the products are delivered to the warehouses or elevators, they should be properly weighed, graded and certified by licensed weighers or graders. For the lack of a better term, I shall call this process a "certification" of the product. This certification should be so hedged about that underpayment, overcharging and unfair grading will be avoided. It will be the basis of sale, or, in case the producer does not desire to sell, it should be, and could be, made the basis on which he could borrow money until he is ready or willing to sell.

AS A rule, the farmer's products move to the market when there is a great congestion both in the money market and in traffic conditions. This operates to his disadvantage in the sale of them. Arrangements, therefore, should be made so that he can borrow a reasonable amount properly margined upon the products of his farm. This will enable him to sell when the market will take them whether he sells as an individual or through a cooperative movement.

Preparations are made each summer for the movement of the crops in the fall.

Yet almost every year we run into difficulties. This year they are accentuated by world conditions and the huge promotion, speculation and hoarding which took place during 1919 and 1920. Bankers, financiers, promoters, speculators and jobbers, with their many facilities and more marketable securities or warehouse certificates, can always obtain more and cheaper credit than the farmer.

IF possible, a certain percentage of the credit facilities should be set aside for the movement of the crops. In other words, our banking system should be so adjusted that not less than a certain percentage of the credit facilities are held in reserve for the movement of crops.

In a way, it is already being done. But the farmer, the merchant and the manufacturer each has to bid for his share. Dealers and jobbers usually have little difficulty in securing credit to carry the very crops and products which they have bought from the farmer but the farmer frequently is unable to obtain the credit he needs in order to finance the marketing of his commodities in orderly fashion.

At this writing I am not certain whether it is possible and wise to make it mandatory upon the banks to conserve a sufficient portion of their credit during a certain period for financing the movement of crops, or, in other words, give a priority to credit for moving the crops. In fact, many of the best bankers are already doing this voluntarily, recognizing its wisdom, and the obligations of their office. I may add that my personal contact with the bankers of the country convinces me that as a class they feel the responsibility of their calling and its opportunities for constructive service.

IN CONNECTION with the establishment and operation of the necessary warehouse facilities, institutions or corporations could be established for the purpose of making loans on the warehouse receipts. They should be large enough and so officered that they would gain the confidence of the investing public. Their capital stock should be open to public subscription. They could be made cooperative; but they need not necessarily be so. They could advance money to the individual, just as the banks do now for any time from thirty days up to six months or a year.

They would not take the place of the present arrangement wherein the merchant, the banks, and the Federal Re-

serve system finance the marketing of the crop, but would supplement it. The finance corporation would deposit in its treasury and trust the farmers' notes maturing at various dates, and secured by the warehouse receipts.

It would then issue against the notes bearer certificates, as is now done by the large corporations in the issuance of short time notes, in denominations of \$100, \$500 and \$1,000. There would be no better short time investment or collateral than these obligations.

THE present process, wherein the farmer gives his note to the merchant, and the merchant his note to the local bank, and the bank sends it to the Federal Reserve Bank, amounts to practically the same thing. The only difference is that the secured bearer certificates would be in a negotiable form and would attract the private investor.

There are large sums of money, even in the locality in which the production of the crop takes place, that would seek investment in small amounts, if it were made easy for investors to buy these negotiable, well-protected instruments. The finance corporation, being responsible for the repayment of the loans, would see to it that they are properly protected at all times. In other words, investments in bearer certificates would be protected by the resources of the corporation plus the farmer's individual credit, plus the security of the warehouse receipt based upon a proper certification of the amount and grade of, and insurance on the product covered by it.

FOR instance, a farmer might deliver to a warehouse so many bales of cotton or so many bushels of grain. He could either sell his product on the basis of the warehouse receipt, or he could use it to secure indebtedness to the merchant, who, in turn, could go to the banks as at present; or he could go to the finance corporation and borrow, let us say, at six per cent. or seven per cent., or whatever the rate might be, and thus be able to pay cash for his supplies.

The corporation in turn would issue its own bearer certificates carrying a rate of interest which would allow a margin sufficient to cover the necessary expenses of the corporation and earn enough profit to attract the necessary capital. The corporation would sell the bearer certificates in denominations of \$100, \$500 or \$1,000 either to private investors or to the banks or financial institutions all over the country.

THIS process, with the corporation's capital as a revolving fund, can be continued and repeated to the extent that good business and financial judgment dictate. As the certificates become due, they would be forwarded back to the corporation which would meet them.

This does not do away with the present method of financing, but only makes available for the marketing of agricultural commodities a large amount of money in the hands of private investors, who know, or would soon know, how safe this form of investment would be. There could be nothing more secure or more liquid than the bearer certificates based upon carefully guarded advances on farm products.

The Government, through the Department of Agriculture, now estimates at frequent intervals during the growing season the probable condition of the crops and yield of the different farm products so that everyone knows approximately the amount of wheat, corn, oats, barley, rye, cotton, etc., that the farmer produces. The buyers and distributors are thus fully informed by the Government.

The farmer, on the other hand, does not always have the same information regarding the demand for consumption as the buyers and distributors have of the output of the farm. In other words, he is not on an equal footing with the buyer.

I BELIEVE that there should be collected under the Department of Agriculture by the best talent obtainable full information from all the market of the world, foreign and domestic.

The collection and dissemination of these facts will tend to avoid wide fluctuations in the market, and make it possible for the producer to deal with the buyer on an equal basis in the disposition of his products.

Why should not the Government's activities along these lines be greatly enlarged so that the producer will have the same character and class of information that is available to the buyers and distributors? The producer is at a serious disadvantage when he does not know the conditions surrounding the consumption of his product. Yet these facts are in the possession of the great buyers and distributors of agricultural commodities.

TO sum up, if the suggestions I have made were adopted, the farmer would find himself in the following position:

First, he would have adequate, modern storage facilities under public supervision.

Second, his products would be certified as to grade and amount by licensed graders and weighers.

Third, the certificates issued by the graders and weighers would be used as the basis of sales and purchases, as well as the basis of financing.

Fourth, a fair share of the credits of the banking and financial institutions of the country would be reserved during certain periods for crop movement.

Fifth, all market information would be collected and made available through trained experts by the Agricultural Department—this information to be of the kind and character now in the possession of buyers and consumers of the farmer's products.

Sixth, a new source of credit, the private investor, would be reached by the establishment of financing corporations to make loans on warehouse receipts.

This program, if put into effect, would, in my opinion, place the farmer in a position to market his crops advantageously whether he desires to do so individually or cooperatively.

Sales Letters That Sell Goods

Success of Any Mail Campaign Depends Upon Direct Personal Appeal

By EDWARD H. GARDNER

*Author of "Modern Sales Management," "Business Research and Statistics."
(Digested from a recent address at the Direct Mail Convention, Detroit.)*

ONE of our boys from the Course in Commerce of the University of Wisconsin went down to take a position this summer with a certain manufacturer. In the course of a few weeks, he suggested a new follow-up method for reaching customers whom the salesman had called on but had been unable to sell, and he prepared a series of letters to reach these dealers.

These letters have brought in to date \$200,000 worth of business.

I should like to use these letters as a text for my brief talk on the subject of the place of effective letters in a direct mail campaign. We are considering, I take it, the letter as distinct from other pieces of mailing matter. We are differentiating it from the broadside and the booklet, and all the other attractive forms of advertising that may reach a man through the mail. We are not talking about the effect of typography or color or cuts. We are setting to one side the house magazine with the kind of copy that should go into it. We are not even thinking of the story to be told on the inside of a four-page letter, where type and illustrations again play their part. We are taking a letter as a piece of naked copy, without trappings and accoutrements, and asking ourselves what it is and how it can best play its part in the campaign.

THESE letters I have mentioned were sent out from the office of a manufacturer of a line of merchandise that has recently been subjected to a considerable price decline. Every one knew that the decline was coming, and as is always the case in such instances, some people were more scared than hurt. That was why they hadn't bought from the salesman.

The note of this letter, which I want

to read, is courage and confidence. It "treats 'em rough." It arouses curiosity and offers help, provided the merchant will act.

"Gentlemen:

"Doctors agree that many people died from the 'flu' simply because they feared until their fear was actually transformed into a reality. For the same reason merchants will probably be listed on a business casualty list of their own making.

"There is no logical reason to fear business conditions now or any other time. While there are circumstances over which we have no control, there are many others which we can control. In most cases we can make our own circumstances.

"One thing is certain: This is no time nor place for the coward in business; the man of courage is wanted; the man who has confidence in himself; the man who is ready to go forward in the face of obstacles.

"Now is the psychological time to campaign while the other fellow hesitates. Reports from all parts of the country show that the demand for merchandise is big where merchants go after the business in the right way.

"We have some valuable ideas on this subject which we would like to talk over with you in person. It would be well worth your while to make a trip to Chicago. Let us know whether you will be able to come and when.

"Yours truly."

That was the letter that started the tide of \$200,000 to flowing toward this manufacturer. It was the letter that started making water run uphill—that is, it made merchants buy in the face of a price decline.

Type couldn't do that; color couldn't do it, and pictures couldn't do it. That effect could be produced only by naked copy.

WHAT kind of copy should a letter have? A letter is a personal message sent from one man to another. The essence of personality is character. The quality of character which gives

us confidence is strength. This letter had strength, the strength of the great merchandising house from which it proceeded. It was not afraid. It walked into the middle of a lot of cowering, shivering retailers, and shook them up roughly—stood them on their feet, and told them to act like men.

A letter can show specific interest in the other fellow as an individual, not as one of the multitude. It can be adapted more definitely to his personal interests and needs. This is true not only of the individually typed letter or of the letter produced on the automatic typewriter. Even the processed letter will carry the suggestion of personal interest in the other man's welfare better than can a message which is set up in type.

In the course of every year, I go through several thousand sales letters. Some of them I procure from manufacturers and direct mail specialists; some of them are sent me by friends, and some of them I write myself for clients.

In most of the letters that come under my observation, I am impressed by the lack of strength, the strength which proceeds from deep-seated personal conviction. I should say this quality of strength is best expressed in a clear statement of basic fact, made early in the letter, a statement of fact, from which consequences are drawn with remorseless logic.

Recently I went over a series of letters which were to serve as the background of a direct mail campaign. Each one of them, as I passed it in review, faded from my sight like a colorless nonentity. There was not a single memorable, challenging statement in the series.

LET us suppose that you have a big prospect to sell. He has been seen by a salesman; he has been influenced by pieces of direct mail matter; he has been presented with a handsome brochure.

At length he is brought into the office. He is pleasant but unconvinced. As a final resort, he is given the opportunity of a few words with the president.

What will those few words be? What statement will proceed from the man who sits at the center of the entire business, whose grip is on the whole situation? His personality is thrown into the scale, and in the quiet, brief conference he says the thing that lies at the heart of the whole situation.

The letter is the rifle shot. It must go straight to the mark. Messes of pretty words, generalities without precise application, are bad enough in a display advertisement, but they are a tinkling of cymbals indeed when they are found in the letter, as substitutes for earnest man-to-man conversation.

I believe the qualities which can make a letter do things that can be done by no other piece of direct advertising matter, are strength, confidential quality, and personal interest in the other man. These things make a letter effective.

Where, in a campaign, can letters be used?

A LETTER can be used as a pleasant invitation to read printed matter. It should contain a memorable statement closely tied up with something to be found at a specific place in the printed matter, on page No. 7, for instance, of a booklet. If it merely says, "Here is the message—read it," it loses its opportunity of throwing the weight of personality upon the scale, of summarizing the most important portion of that message in the language which one man would use to another in personal conversation.

The letter gets attention when printed matter is not being read. In the follow-up, it is the equivalent of the personal visit of the salesman which cannot be ignored.

Above all, the letter gets action. This relates not only to the final action of actual purchase, but to the subsidiary action scattered throughout the campaign, the small steps by which the prospect's mind is stirred up and kept from becoming lethargic.

Every letter should give the reader something to do and something which he can do without too much effort,

just as you in conversation with a sluggish-minded or inattentive man would suggest to him some small action that would involve a change of position at least, so as to arouse him to attention.

THE strongest nerve in the sales anatomy is the nerve to self-interest. The best way in which the letter can appeal to self-interest and at the same time arouse confidence and secure action, is by stirring the prospect to a renewed belief in his own personal ability. Let your letter say to its reader, "You can! You can!"

At some point in your campaign, bring your suggestion of action to this peak. Call on the force that lies dormant in every man. Out of the depth of your personal conviction in the merit of your merchandise or the value of your service, speak in tones of certain confidence, and throw the weight of your personality into the scale, in summoning the customer to action in his own best interest.

The greater letters of history, the letters of Lincoln, for example, show this unswerving trust in the capacity of other men. This is the noblest expression of personality; it represents the highest quality which the letter can attain. Here is nearly a good sales letter:

"Gentlemen:

"You know how we've been fixed in the matter of book paper. How for months we have hardly had an item in stock.

"Well, in July we bought some Super from a *German mill*. It made us feel pretty queer—buying paper from Germany, though of course we've got to do business with her some time.

"Also, the price was rather high. Those fellows know as much about the market conditions here and the exchange situation as we do.

"But we could get it, and we couldn't get American Super.

"The first lot has just come in on the *Vasconia*. You never saw paper packed so beautifully. Every ream trimmed all around, hand sorted, sealed in ream packages. Each 5 reams in a bundle—practically a case—solid boards top and bottom, sides and ends protected by solid boards, all strapped tight two ways with iron straps.

"It's 38 x 50—90, basis 25 x 38—45. Sample herewith. Price 18 cents in small

lots, 17 1-2 cents in ton lots or more, side-walk delivery, less 3%—30 days.
"Yours very truly."

The first four paragraphs *attract attention* and lead the prospect to the fifth, which *creates desire*; the sample enclosed *convinces* the prospect of the quality, BUT nothing is done to stimulate action.

Sales Letters must say something that will make the prospect *do something* towards buying. A "stimulate-to-action" paragraph would not have added to the cost of the letter; something like this:

"The quantity received is not large—only 98 tons; owing to the present scarcity of Super Paper this will not last very long at the price quoted; another supply cannot reach us for several weeks. Shall we reserve some for you? Let us know by telephone or mail—order blank enclosed."

Yes or No?

OF the two short words, which is harder to say? Probably on the whole, men have had more trouble saying "NO" than saying "YES."

The sound of the words themselves tells you that the "NO" has been the harder word. When we say it and MEAN it, it comes out almost like a bark, like an echo of the ancient days when men knew that "NO" was often followed by a fight to make good some refusal.

The word "YES" is softer, gentler, more easily said.

Nevertheless, one is just as important as the other. For instance, the young man questions himself.

"Can I do it?" "YES."

"Have I the will to walk through year after year of dullness, turning aside from temptations and keeping the original idea in mind?" "YES."

Temptation offered from the outside we answer with "NO." The serious questions that come to us in our minds when alone, the questions that always come back in the end to this one, "CAN I DO IT?" Those questions need the word "YES."—*Hearst's American*.

Value of Non-Financial Incentives In Industry

By ROBERT B. WOLF, M. E.

THE basis of all "non-financial incentives" is interest in work. Interest in work implies a desire to produce, actuated by internal motives rather than external discipline.

Production means creation, and the industrial creative function in man is a mental process and lies in his intelligent adaption of means to ends. It is useless, therefore, to look for real creative work unless the workman has a chance to think and to plan; any other working environment either fails to attract or actually repels the workman, and as a consequence offers no incentive to increased effort.

Work which does not call for thoughtful reflection and which uses only muscular effort tends to draw men down to the level of the brute and makes for industrial irresponsibility and consequent social disorganization. The unthinking man cannot be a responsible man.

It is the self-conscious faculty of man which distinguishes him from the animal and makes him, above all, a creative center through which the universal life-giving power can deal with a particular situation in time and space.

To use a homely illustration with which every one is familiar, the traffic at each crowded street crossing cannot be regulated from the City Hall; it requires an individual, the traffic policeman, in the congested spot to deal with each particular situation as it arises, and upon his powers of observation and selection depends the orderly flow of traffic.

IT IS only through the individual life that the universal life can act, and therefore the universal is compelled to evolve many individual lives if organization and order is to replace the unorganized state represented by the purely generic operation of natural law.

The problem of social organization is, then, how to organize society upon the basis of respect for the individual. This is also the industrial problem as well, for industry in the broadest sense is society in its highest form of activity because it is essentially constructive and therefore creative activity.

It was an inevitable corollary to the universal plan of creation that the individual life came into being, not to create material substance as that had to be before individual life could gain consciousness. The function of the individual life, however, is to create by a thought process conditions especially selected to produce results which nature unaided would find herself unable to produce.

This is what the horticulturist does. His power lies in his knowledge of natural law, and his creations are made possible because he conforms to the law. The uncultivated orchard reverts to its original wild state when no longer attended by man, but increases in productiveness by continued thoughtful application of man's power.

THE creation of artificial conditions, which, taken all together, we call civilization, is, of course, the product of man's organizing power. While self-consciousness, the power of realizing the self as apart from the rest of the universe, has been a human faculty for untold ages before the present highly organized state of society had been attained, it is nevertheless true that now, for the first time in the history of the white race, we are confronted with the problem of correcting the repressive or selfish character of civilization so that it will serve the mass of humanity. If we fail to accomplish this it will be destroyed by the same creative power which brought it into existence.

Now what are the conditions which we must meet in the industrial world to make work attractive? We have ample evidence that increasing financial returns have failed to stimulate productivity; and, on the other hand, the constant demand for shorter hours and the increasing labor turnover is proof that work in most of our industries not only does not attract, but actually repels, the workman. We must, therefore, look into the working conditions themselves for the answer. This is the only scientific method of procedure.

IT CAN be shown that creative work can be done to a great extent in modern industry, and that it can be accomplished without radical changes in equipment, greatly to the advantage of both employer and employee. To do this, individual progress records are necessary, so that the workman can know from day to day how he is improving in the mastery of the process.

Such records can be grouped under three main headings: quantity records, quality records and economy or cost records. Quality records, which occupy the middle position, are, perhaps, of the greatest importance, for they bring the individual's intelligence to bear upon the problem, and as a consequence, by removing the obstacles to uniformity of quality, remove at the same time the obstructions to increased output.

The creative power of the human mind is, however, not content simply to produce the best quality under existing conditions of plant operation. The desire to create new conditions for the more highly specialized working out of the natural laws of the process demands expression, and this expression at once takes the form of suggestions for improvements in mechanical devices.

THIS desire contains within it the germ of economic thought which will unfold and express itself eventually in a request for cost records, and the organization that neglects its opportunity to satisfy this desire is overlooking one of the great avenues leading toward intelligent productive effort.

In the plant where this system was developed were employed over 1200

men, and perhaps half of these men had individual progress records and the rest came under some sort of group progress record. Invariably the records proved themselves to be an incentive to greater productivity.

In none of this work did we pay bonuses to a superintendent, department head or workman; our salaries and wages were high, but payments were all on a monthly, weekly or hourly basis. The increased effort, therefore, came entirely from a desire within the individual to be productive.

We should never lose sight of the fact that the degree of conscious self-expression which the workman can attain is in direct proportion to the ability of the organization to measure, for his benefit, the impress of his personality upon it. The most democratic industrial plant, therefore, is the one which permits the fullest possible amount of individual freedom to each member, irrespective of his position, and at the same time is so sensitively adjusted that it reflects immediately the effects of his actions. If his actions result in injury to others he will see that as a part of the whole he, himself, must also suffer.

MAN is not an animal, but a free, self-determining mental center of consciousness whose reason for existence is that the universal life can deal with a particular situation in time and space, and by this means be enabled to evolve a material universe organized to express the one great individual life of which we are all a part.

In conclusion let me say that I am well aware that to some this may seem like pure philosophical speculation far removed from the practical affairs of everyday life. I have said nothing, however, that I cannot back up by any number of additional illustrations, and my hope is that the examples given will stimulate others to make similar investigations, so that we can fulfill our mission in this country by evolving an industrial philosophy which will have for its ultimate aim the continuous unfoldment of the latent powers in man.

Know Your Costs If You Would Assure Profits

By ARTHUR J. FORBES

NOT so many years ago a baker measured his success by his skill as a workman, rather than by his astuteness as a business man. He was a man who bought flour and made bread. Sometimes, after selling the bread and paying his helper for services and the miller for flour, he had a profit left over.

This condition prevails no longer. Specialization and big-scale production have been applied as successfully to producing loaves of bread as to producing steel rails and automobiles. The executive of a big baking concern today must be not only a baker, but something of a chemist, something of an advertising and sales promotion manager, something of an accountant and a good deal of an expert on general trade and market conditions.

Very well, then, meet Sam F. McDonald, president of the Memphis Bread Company, of Memphis, Tennessee, former president of the national organization of Wholesale Bakers, and his right hand man, William R. Hill, either one of whom can tell you within a hundredth part of a cent what it costs to produce a loaf of bread today or what it will cost to produce the same loaf when wheat goes up ten cents a bushel. Mr. McDonald and Mr. Hill together have worked out a system of cost accounting that provides them every Saturday with a detailed report of the week's business, a report that accurately shows to what extent the slightest adverse condition effects the cost of producing a loaf of bread.

"A WHOLESALE bakery," says Mr. McDonald, "should know every week the cost of doing business and the exact profit made during the week. In most cases the product is sold out by Saturday, therefore the close of the business day on Saturday is the proper time to ascertain these facts.

"The wholesale baker buys the various ingredients and prepares them for food. For this service he is entitled to a profit. In a product as staple as bread, however, the profit is always small, and the only way the baker can make sure he is really getting this small margin is by knowing exactly what it costs to produce a loaf of bread and just what share of the total cost shall be assigned to each of the various factors of production.

"The greatest factor in this business, of course, is the market price of the raw material. Custom and competition have fixed the price, almost everywhere, of the baker's product. For that reason the only regulator, the only means of safeguarding that narrow margin of profit, is the scaling weight."

In the Memphis Bread Company they figure ahead, as well as backward; they figure out what the costs and the profit will be, as well as what they were. Predetermining of both costs and profits—that is the basis of the system. The weekly report also shows, of course, what the costs and profits actually were, as revealed by receipts and disbursements, but the differences between the predetermined figures and the actual figures are never great.

THE scaling weights, of course, are determined not from cost prices, but from market prices for the day. In this respect few retailers are more astute than the baker. He governs the price—or to be exact, the weight—of his own product, not by what his flour cost him two or three months ago, but by what it would cost him to replace that flour today. In other words, he adds to his profit if he is well stocked with flour on a rising market, and he stands to lose if he is overloaded on a falling market.

To overscale, or to make the weight of each loaf too great, is to rob the

bakery of its profit. To underscale is to rob the customer. In either case, as Mr. McDonald puts it, the manufacturer is setting his plant up as a target for his competitors.

The cost department of the Memphis Bread Company operates on a budget based on operations covering a period of years. The annual amount of each budget is divided into fifty-two parts; in other words, a fifty-second part of the total amount for the year is adopted as the unit of operating costs for each week.

Of course, as the need arises the budget amounts are changed to meet changes in costs of material and labor.

THE overhead costs, direct and indirect, are also ascertained, arranged and used in the same way as the budgets for material and labor costs. Thus Mr. McDonald can compare the actual costs, the predetermined normal costs, or the discrepancy between the two, for any week with those for any week, or for any month with those of any preceding month.

Manufacturing Cost Per 100 four cent counts		
Predetermined Cost		Actual Cost
Per Cent		Per Cent
.4380	Flour	.4230
.0380	Wrapping and Labor	.03745
.0528	Other Ingredients	.07172
.5288	Total cost materials	.53217
.14562	Manufacturing Expense including overhead	.145
.67442	Total Cost of Manufacture With product ready for delivery to shipping department	.67717

These comparisons, by the way, are tabulated weekly for the heads of the various departments, so that each department superintendent knows exactly what he and the men under him have done. Then follows a word of praise if the department has kept its costs at or near normal, or has decreased the normal cost. If, for any reason, the department has exceeded the normal cost it receives a word of advice and encouragement.

As applied to a single loaf of bread, these production cost figures are worked out to an infinitesimal percentage, being based, as they are, on a unit of

100 loaves. The production of the Memphis Bread Company is approximately 500,000 loaves daily. In the Memphis market there are two standard loaves, one of which retails at 15 cents, the other at 10 cents. The unit that furnishes the basis of computation is 100 loaves of the smaller size.

The larger of the two charts reproduced herewith shows one week's business at a glance, so far as operating costs are concerned. A comparison of this card with the card for the week before would reveal an increase in the cost of raw materials during the week. The cost of flour decreased, but the cost of the two other factors increased.

Cost of City Delivery Per 100 four cent counts		
Predetermined Cost		Actual Cost
Per Cent		Per Cent
2215	Delivery Cost	2164
67442	Manufacturing Cost	67717
10408	Earnings	10643
100	Totals	100
To be reduced to dollars and cents by bookkeeping department		

The aggregate cost of materials increased .00337 per cent, or about one and one-third cents per hundred loaves, based upon the unit of cost set down in the heading of the chart. The next item, manufacturing expense, shows a decrease in cost.

"SOME people," says Mr. McDonald, "I have asked 'me if I didn't think I was figuring my costs too closely. Obviously if we were making only a hundred loaves of bread a day, it wouldn't help me a lot to know that the cost of producing that hundred loaves had increased a cent and a third. When that difference is applied to a half million loaves, however, it counts up. Then, if other factors show increases likewise, and if the differences continue for a long time, you can see where a good share of our profits would vanish if we didn't take measures to stop the leak or offset the increase in rising costs.'"

Chart No. 2 shows how the cost of city delivery is figured. From this chart the manager can tell at a glance

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Higher Thought on the Law

By EUGENE DEL MAR

(Copyright 1921.)

*I am hard as adamant, cold as steel, bitter as gall, deadly as poison;
I am soft as down, warm as sunlight, gentle as a zephyr, tender as a mother.
I am your adversary, your opponent, your enemy; I am your counsellor, your assistant, your friend.
I am stronger than the strongest, I bend you to my iron will; I am yielding to the uttermost, gladly I go your way.
I am a curse; I am a blessing.
I am what you make of me; I thwart or serve, I degrade or exalt; I am your Master or your servant.
Obey me, and you are my Master; Disobey, and you are my slave.
I am the Law!*

THE Law is God's mode of motion; it portrays God's wisdom. It pervades all time and space. It is everywhere at every instant. It has as many phases or aspects as has God. It unites and separates, and explains unity in diversity. Its expressions may be formulated as the law of Balance, Equilibrium or Sequence, of Cause and Effect, of Giving and Receiving, of Karma.

The Law is the expression of Infinite Justice, of Infinite Wisdom and Love, than which there can be nothing more perfect. It never fails or ceases to operate, it never compromises or lowers its exalted standard, it never permits escape from its loving inclusiveness. It weighs with exceeding fineness and tenderness every factor, circumstance and condition; and it balances and proportions these with absolute precision. It deals primarily with Soul, and no acknowledged Son of God desires more or expects less than the dictates of Infinite Wisdom and Love.

The Law does not punish those who disobey it, for disobedience is impossible. The Law is always obeyed. It is infallible and inexorable. It is a finality. But one may oppose and fight it, and suffer; or he may harmonize with and love it, and enjoy. Eternally, the Law offers any and every possible opportunity. Nothing comes or goes or keeps away, except through operation of the Law. The Law is not compelling but enabling; it is the Universal Provider.

WHILE The Law is changeless, one's relation to it changes as he develops, and one discerns The Law only in relation to himself. In this sense, each man is his own Law. One's knowledge of the Absolute is always relative. With each new phase of his unfoldment, one discerns The Law from a different angle. He may not alter The Law, but he always determines how it shall affect him; for its "reaction" on him is ever the counterpart of his "action" on it. Truth is eternal; but it "makes free" those only who make free with it.

Seek knowledge, but with knowledge get understanding! Knowledge comes first, and wisdom and understanding are extracted from experience. What one lives—feels, thinks and acts—represents his understanding or foundation or realization of Life. This is what he really knows, or knows of Reality. One is called upon forever to transmute what he thinks he knows into realization and understanding, to make actual his dream, and give reality to his vision.

To believe what is true, or to know the truth, it is necessary not merely to think, but to think straight. No one may think straight with a crooked mind. False ideas and faulty logic are poor avenues to the truth. One may be loyal to himself and his conceptions of truth only to the extent that he discerns The Law, and thereby realizes clearly the relation between cause and result.

IT IS because of false ideas, cloudy thought and faulty logic, that the solutions of life's problems are difficult. With realization of The Law problems are dissipated; for with this discernment, the light of truth shines through the darkness and illumines it. When one can think straight, when the mirror of his soul shines effulgent, it becomes evident to him that each problem carries within it its own solution, and—as

Dr. Quimby says—"in its explanation lies the cure."

¶ When one takes a stand in truth he will be called upon to justify, to be true to his belief, to embody his ideal. Unless he does this, his professions of spiritual truth will surely become related to The Law in a manner to induce some Karmic boomerang. Unless one desires to incorporate in his life the truth he hears, it were far better for his comfort not to listen to its presentation; for The Law will work whether or not he does.

The Law is to each exactly that which he is to it. It represents to each the exact degree of his unfoldment. It holds each to his belief in it, to what he thinks he knows of it. It has spiritual, intellectual and physical aspects; and in every department of one's activity, each one operates The Law on one of these planes.

TO OPERATE The Law successfully on any plane, one must put his vital energy into his interpretation. He must back it up. For example, The Law will operate on the spiritual plane to the exact measure of one's faith in and devotion to it. No mere intellectual activity will produce spiritual results, nor may one who has faith in the spiritual aspect of The Law work it successfully on lower planes. No one may deceive either the Self or The Law.

"Nature is conquered by obedience." If one would think clearly, live harmoniously and be at peace, he must be true to his understanding of The Law irrespective of what others may say or do. When one takes an advanced attitude, he calls to himself all the tests necessary to establish him in this new position. The Law comes to his assistance, and sustains him to the extent that he fraternizes with it. It recognizes and reciprocates every advance.

Harmony with The Law, or the obedience that conquers nature, is the accompaniment and result of integrity to one's ideals, and faithfulness to one's ideas. It involves being true to one's Self; being free from prejudices, superstitions, hatreds, and the other destructive thoughts and emotions that blind

and lead one to destruction. It calls for Self-control, and a fine balancing of life's activities. Great results follow great causes only, and one may receive bountifully only after giving greatly. But as no one may lose anything that is of permanent value, his spiritual attainments always show a profit on his investment.

Inevitably, payment is made for whatever one receives, and nothing may come to anyone unless it is invited. One invites health and harmony and happiness, and pays their price; also he invites disease, discord and misery, and for these he pays the price. These terms have no meaning to The Law; it knows neither pain nor pleasure, happiness nor misery. It knows only that what one calls "before" and "after" are exact equivalents in the Eternal Now.

THE Law is simplicity itself; so simple as to be a profound mystery. It is clear and plain, both in conception and formulation. If one would but grasp fundamentals and hold fast to them! Could one be as a little child and love everyone and everything, if these two conceptions were but understood and lived, little if any more would be necessary to the most exalted life. While these ideas have been promulgated throughout the ages, the result is not over evident. To love everyone and everything, to include all that is and exists within the scope of one's love, is an attribute of the Infinite. It is an ultimate ideal, a crowning glory of a Son of God!

The touchstone of spirituality is integrity—being true to the self, to one's spiritual ideals. This is the interior test; the exterior is its counterpart of honesty, being true to the obligations that justice imposes, paying one's debts and receiving his credits with exactly equal cheerfulness. Giving and receiving with identical freedom! That is the great lesson of life. That is the way The Law works; how many are there who work with it?

The Law gives and it takes away, but it operates only at one's bidding; so

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A Trip Through the Crimea

By TURE ROSVALL

(Written Especially for The Business Philosopher)

BEFORE relating some incidents of my recent journey to Crimea, it may perhaps be necessary to give some explanatory notes why and how this journey came about.

First of all I am a Swedish student of the Sheldon School and employed by one of the biggest industries in Sweden. During the war I was working in Russia and stayed there through all the revolutions, but after one year under the Bolsheviki Government, the situation was in such a state that I found it advisable to leave Soviet Russia.

In April, 1919, I was sent to Constantinople with a view of doing business in South Russia with the Government of General Denikin. And I also succeeded in bringing a steamer of 3,500 tons to Novorossisk, where I, after much trouble, changed my goods and sailed back to Sweden with a full cargo of wool and tobacco.

This expedition resulted in a splendid business and already in December, 1919, I was back in Constantinople with the intention of doing it all over again. The situation then, however, had changed much for the worse, and it did not take many months before the Bolsheviki gained control of the whole of South Russia from the army of General Denikin.

I stayed on in Constantinople doing a business on a small scale and watching the events in South Russia. It did not take a long time before General Wrangel in the Crimea gathered together what was left of the volunteer army, established a front against the Bolsheviki and continued the fighting.

THIS last refuge for the Russian bourgeoisie was supposed to be possible to hold on account of the peninsula uniting Crimea to South Russia. Also a government was formed which started organizing home as well as foreign affairs.

Matters got more and more settled,

a commercial representative was stationed in Constantinople, and business generally based on exchange of goods was beginning.

It was about the first week of July that I made up my mind to try if there were any possibilities of doing business in Crimea. After a couple of weeks' negotiations I had succeeded in getting a contract drawn up and agreed upon in principle. This was to be signed in Sevastopol, and I also considered it necessary to go over to investigate if the Crimean Government actually was able to fulfil the obligations stipulated in the contract.

I left Constantinople on the 27th of July on a small steamer with a freight of 150 tons of coal. We were about a dozen passengers and, of course, no cabins were to be had, so we just had to make ourselves feel at home as best as we could. But in the middle of the summer one even can enjoy such a trip in trying to look at it from the best point of view. We were lucky enough to have lovely weather except the last afternoon when the sea was beginning to get a little rough, and we had to take shelter not to get wet.

AFTER nearly four days' journey I safely landed in Sevastopol where I immediately headed for the "Small Castle"—the headquarters of General Wrangel. Here I was going to meet Count Tolstoy, a son of the great Russian writer, as he had promised to arrange lodging for me and as a whole facilitate my mission to Crimea. I was, however, informed that he had left the day before for Constantinople. Although my journey was very much delayed and I had kept him waiting for weeks, I was not quite prepared for this bad news. I was very well aware of the difficulties to get a lodging place, and I knew to get a room was nearly impossible.

It was, however, not the first time I

had been placed in such a situation, so I just followed an old rule of mine. I went to a restaurant, ordered a good lunch, with a bottle of Crimean wine, and, while thinking of what to do, I met a Greek acquaintance of mine who was in the same position as I was. Somehow that night about 11 o'clock we managed to get two beds with some friends of his, and there I stayed for two nights, when I at last succeeded in renting a kitchen with a bed.

After having settled my personal welfare I began to look around and study the possibilities for my business. And I very soon arrived at the conclusion that to do business in Crimea involved too big a risk.

First of all, the Bolscheviks were at that time on the point of taking Warsaw, and after finishing the Poles I reckoned they would go for Wrangel. The Bolscheviks were later on beaten by the Poles, but just the same they swept Crimea, so I was not altogether wrong in my conclusions.

Second, the principal goods to get in exchange was barley. Now barley is a very cheap cargo, and I calculated that for one steamer of my merchandise I should have in exchange about five to six steamers of barley.

THIRD, most of the barley was in the interior and had to be transported to the ports, which was not an easy matter as the railway system was in a very bad state.

Also discharging and loading of steamers in the port was so badly organized that it was obvious to me that steamers would be kept in port for several months, and the profit of the business would go to cover expenses and demurrage for the steamers.

Owing to these difficulties I was absolutely convinced that business based on sound principles could not possibly be done in Crimea, and as I had no intention of drawing my concern into any hazardous speculations, my journey was without result.

I had, however, heard much talking about what a beautiful country the Crimea is, and as it was my first visit to this part of Russia, I thought it well

worth remaining for a brief holiday. I also met a countryman of mine, who just arrived from Batum, and we spent three interesting weeks together in Crimea which I will never forget.

AFTER staying in Sevastopol for some days we went to Yalta, the fashionable summer place of the old Russian aristocracy. First we decided to go by motor-car, but were advised not to do so, as there lately had been quite a number of robberies along the road. Being both very fond of outdoor life we then hired an open sailing boat and after getting in plenty of provisions we sailed off, taking the owner of the boat and two Russian sailors with us. At the start it was very calm, but in the afternoon we got a good breeze, which would have brought us to Yalta in six or seven hours. But, alas, the wind grew stronger and in the evening we had to seek shelter under the cliffs.

Next morning we tried again, but it was still worse, and the fun began to get more dangerous than desirable, so we were all very glad when we found ourselves on shore again. Now we did not want to lose more time on the sport of sailing, so we took farewell of our Russian friends and started to climb the hills afoot.

It was a frightfully hot day and it took us about two hours before we arrived at a small village. Here we had no difficulties in getting a cab and horses and in the evening we safely arrived at Yalta. It was a lovely drive with ever-changing beautiful scenery through a rich country with grapes, tobacco plantations, and fruit groves such as I have hardly seen before.

IN YALTA there are plenty of large hotels and it was not so difficult to get rooms as in Sevastopol. We spent an interesting time with plenty of bathing and swimming. Also we made daily excursions, paid visits to the palaces of the former Czar's family, etc.

From Yalta we got a Russian passenger steamer to Sevastopol and after a stay of two days, we continued our journey back to Constantinople.

Before ending I will add a few words about the people of the Crimea and under what circumstances they were living.

Most of the population in the towns and sea-side places were refugees, mostly from Petrograd and Moscow. With exception of the peasants, who were very interested in their agricultural work on account of special reforms put in force by General Wrangel, there was no kind of productive work.

Most of the men being mobilized and if not serving in the army having more or less official positions.

Especially striking in Sevastopol and Yalta was the tremendous speculation going on everywhere. For instance, there was any amount of shops selling all kinds of goods as fur, jewelry, cloths, etc., on commission. Also there was any amount of money-changers. It was obvious that the refugees lived on selling their belongings or in selling and buying things of value. Prices were getting higher and higher every day at a tremendous pace.

THE Crimean rouble was the most valueless money I have ever come across. When I arrived in Sevastopol, I got about 40,000 roubles for an English pound sterling and three weeks later the rate was more than 90,000 roubles. And in the same proportion was American, Turkish and other money. Under such circumstances it is easily understood how rapidly prices and conditions changed.

Now if the figures given above are compared with the salaries paid to officers and officials—these amounting to 60,000 to 70,000 roubles a month—you can imagine how ridiculously cheap everything looked to me. In changing about £.15, I was a millionaire in roubles, and it was also with great satisfaction that I spent the money like a millionaire.

Now Crimea under General Wrangel is a history of the past. The remains of the Russian fleet arrived here a couple of weeks ago with about 150,000 refugees, nearly all without money and the necessities of life. It is a miserable

sight to see the poor, wretched people having for three years been chased all over Russia and now finally from their last refuge. Many a face one meets in the street tells a story that makes one's heart ache for them.

It is only thanks to the relief work from the American, English and French commissions and also charity from civilians residing in Constantinople that the situation was saved from a catastrophe, but there is still much humane work required before conditions can be considered fairly satisfactory.

Constantinople, Turkey, December 20, 1920.

Know Your Costs

(Continued from page 38.)

whether delivery is being maintained at the standard of cost—a percentage of .0051, or a little more than 2 cents per hundred loaf counts—or whether it is above or below normal. A chart like this, covering the delivery costs for the previous week, is laid on Mr. McDonald's desk every Monday noon.

Cost accounting is Mr. McDonald's hobby. In fact, he frequently delivered lectures on the subject while he was president, a few years ago, of the national organization of the wholesale bakery trade.

"No man who is marketing a product on a narrow margin," says Mr. McDonald, "can hope to succeed unless he knows his costs of producing."

Higher Thought on the Law

(Continued from page 40.)

that no one gives but the self and no one takes away but the self. One's thoughts and acts speak a language that The Law understands fully, whether he does or not. Results are always embedded in causes; in producing causes one determines results. In this realization lies the consciousness of individual freedom, for whatever one has done he may undo, whatever he has sent out he may recall. If he was Master yesterday, he is Master today! "Each Soul is its own Redeemer; there is no law but love."

The Name of God

By HENRY VICTOR MORGAN

TO ALL who are interested in the psychology of Jesus, the second clause in what is commonly called The Lord's Prayer is full of divine significance. But just as we say "Our Father which art in heaven" without stopping to think "like father like son," so do we often say "Hallowed be thy name" with little or no thought of what it really means to hallow, or revere, the name of God.

When we remember that prayer is the highest act of the human soul, that all the works of Jesus were wrought through prayer, and that in the Lord's Prayer is contained the very heart of the science of Jesus, it behooves us to study and meditate upon each clause of this masterpiece of divine metaphysics.

Many years of meditation on the truths contained in the Lord's Prayer have revealed to me some of its inner meanings, but I realize full well these are but surface illuminations, that there are still unsounded depths and unscaled heights and that the joy of new revelations will be forever mine.

I have called the opening words of the Lord's Prayer "The Vision of Equality," and the true foundation of a world democracy. Just as in a human family no one member more than another can boast of superior origin and inherited tendencies, so in the family of God all must be equal before Him and should be before each other.

WE SHOULD all be able to realize the poet's meaning when he says: "In all men I see myself," and to know that by the invisible nerve-system of the universe we are bound one to another as each cell in our body is bound to every other cell. Let it not be forgotten that in the psychology of Jesus this vision of equality is the exaltation of man.

The understanding of this vision of truth would enlarge our horizon and reveal the boundlessness of our king-

dom. It would illumine our conception of Self and forever break down the tyranny of circumstance. By revealing unto us our divine heredity it would make self-depreciation impossible, and self-exaltation ridiculous.

A splendid illustration of the emancipating influence of this vision of equality came to me when at the close of a lesson on "The Opening of the Inner Vision," a woman said: "I want to thank you for revealing to me the glory of my kingdom. As you see, I am an old woman and I live in a small country village; I am surrounded by people who seem to live entirely in the old thought of limitation, and I have felt as though I was shut in and unable to take part in the great world movements as I would like to do. Now I know that I can sit in the silence of prayer and be a supporting influence to all persons who in any part of the world are working for humanity."

THIS splendid deduction must inevitably come to all who meditate on the deeper things of God until "the secret place of the Most High" is revealed.

Let us now consider the inner meaning of the name of God that we are to hallow or revere. There must be a divine significance attached to the name of God for all through the Bible the admonition is: "Thou shalt not take the name of the Lord thy God in vain."

Mark well the personal aspect of the commandment: "The Lord **THY** God." According to the Hebrew scriptures God revealed Himself unto Moses under the name of I Am. Surely the Word is nigh us. Yea, it is almost continuously in our mouths, and in the light of the Spirit, we are almost continuously taking it in vain.

We can never have "the peace that passeth understanding" until we learn that the truth about God is the truth

about spiritual man who is forever in His image and likeness. Manifold indeed have been the uses made by men of insight who have perceived the workings of this highest law.

Jesus continuously uses it. In fact I know of no better mental and spiritual exercise than to take any one of the four Gospels and mark well the use Jesus makes of the I Am. Having identified himself with "the Father that dwelleth in me," and knowing that the indwelling Father was I Am, he always used these words in terms of Omnipotence. "I am the light of the world." "Before Abraham, was I Am."

Intelligent readers will notice that the punctuation in the last quotation is not according to the King James version. I believe, however, it reveals the right meaning of the passage. According as we attain to illumination will God be first in our thought.

THE great Words of the Master: "Of myself I can do nothing," will become apparent to our understanding when we have fully abandoned ourselves to "The Will of The Whole." When we have taken "our bloated nothingness" out of the way, then will we be caught up into the mount of vision. When we are balanced between "the pair of opposites" and realize deeply enough the difference between the temporal and the eternal, then and only then will our personalities be glorified.

It is only as we glorify the Father that the Father will glorify us. There comes a time in the experience of every candidate for illumination when his one and only desire is to have the will of God made manifest in and through him. This has been called "The Way of Renunciation," but it is in reality the royal road to Power.

The men whose influence have moulded the ages are they who have stood for the things they felt were dear to the heart of God. The very mention of their names reminds us of the Name of God. They have been called the God-influenced or, as in the case of Spinoza, the God-intoxicated. According to the depth of their inspiration

has been the height of their attainment.

TRUE prayer consists in entering into that state of mind where the part becomes conscious of the Whole. The outer sense is stilled and the Voice of Inspiration is heard saying: "Acknowledge me in all your ways and I will bring it to pass." The awareness of this God-center within us and the acknowledging of it in all our ways, is the only method in which we can really hallow or reverence the name of the Indwelling Father.

We should learn to listen deeply for the Inner Voice. Celestial wisdom and divine guidance will be ours when we do. We need take no anxious thought. In my personal experience I have found the use of the two words "God knows," of inestimable value. And yet how carelessly these words are used in ordinary conversation. When we hear a person say "God knows," it generally means no one knows. Truly, "we perish on the brink of power." But we must unlearn the wisdom of this world. "There is guidance for each of us, and by lowly listening we will hear the right word."

Listening to this Inner Voice and the following of its instructions is what Paul means by "growing in grace, and in the knowledge of our Lord Jesus Christ." It is the way of the intuitionists. Jesus followed it implicitly. "By what authority doest thou these things?" asked the sense-instructed of his day. But Jesus needed no other authority than the Inner Voice. It is forever so. Our foolish reliance on college degrees and man-made titles simply show how far we have departed from the Truth.

The simplest person who in his integrity worships God "Until from the silence there comes for his guidance the Voice of the Uttermost saying: 'Be still,'" will attain to more practical knowledge than all the schools of the world can give.

THE learned Nicodemus could not understand these things. His knowledge was from without. The men of intellect will always be baffled in the

presence of "That Something" that is master of the intellect.

Of the marvelous working of this Power, let one illustration suffice. Within the last year one of the leading merchants of Tacoma came to me and said: "I want you to help my brother, and I believe you can for I have just come from a man who was healed of cancer through your prayers. He had been in the hospital and had been sent home to die when he was induced to ask you and Mrs. Morgan for treatments. He tells me that the pain ceased immediately and in a few months he was again working. I have seen where the leg was eaten, and to me it is a miracle. The strangest of all is, he tells me he has never seen you."

My soul waits in expectancy the day when through a larger undersanding, such demonstrations, instead of being considered miraculous, will be ordinary to all who through faith illumined know the inner meaning of the great words: "Hallowed be thy name."—*Now.*

The Origin of Paper

PAPER is one of the most important things that came from the Orient. The Chinaman who made the first sheet of paper by covering a lattice of willow switches with the wet fibres of silk started an industry that has been one of the foundations of civilization.

Centuries ago, when the rulers of the European nations were unable to sign their names, the peaceful inhabitants of China were manufacturing paper from vegetable fibre and rags, and the Chinese emperor was the possessor of a library containing more than 50,000 books.

As early as the sixth century the Chinese made a good quality paper from the mixed pulp of various fibers and rags, and gave this paper a smooth writing surface by either coating it with gypsum or sizing it with starch or gelatin procured by burning lichens or other plants.

The Arabs gathered a knowledge of paper manufacture from the Chinese, and by the year 900 the Mohammedan people had become leaders in the art.

Rules for a Young Man

NEVER sign a paper for a stranger. Never refuse a choice when offered.

Personally inspect your accounts once a month.

Avoid display, and choose associates discreetly.

Never fail to meet a business engagement.

Confine capital closely to the business you have chosen.

Have one rule of moral conduct, and never swerve from it.

Avoid litigation; but, in case of necessity, employ competent counsel.

Never misrepresent, falsify or deceive, or allow it to be done by those under you.

Never "run down" a competitor's goods. Remember that he has friends as well as you.

You should never allow a letter to remain unanswered, however unimportant it may seem.

You should acquire a correct epistolary style, for you are judged by the business world according to the expression and style of your letters.

Your first ambition should be to acquire a perfect knowledge of the details of your business, so that you will not be at the mercy of inefficient or incompetent subordinates.

With the above suggestions as a ground-work upon which to build a business career, your structure will rise storm-proof; and if a little longer in reaching the topmost course, its character for solidity and business probity will more than repay. All that should be done for any young man is to help him to help himself. The individual who depends upon others is a clog in the wheel of progress. You cannot pass upon the reputation of your ancestors. You are either genuine or counterfeit, and the world knows it. Bear this in mind, and act accordingly.—*New Ideas.*

Greatness is to be found where a man is truly happy; and no man is truly happy who does not make others happy with his happiness.

International Patriotism

By RAYMOND G. FULLER

DURING the war there was a looking-forward to the "new world," the "new day," that was to follow here in America. In every way imaginable the "new world" after the war was to be better than the "old world" before the war. The war is over and we are living in that expected "new world," that new and better time. It is not so new and so much better as we expected—and we did not, perhaps, expect that it would be! The "new world" is new because it is present here and now. The "new world" is our opportunity. The "new world" is what we make it.

What nation shall be greatest among the nations of the "new world"? That nation shall be greatest that puts children first in its thoughts, in its politics, in its economics, in its ethics. The nation that accepts the leadership of little children and sets them in the midst of its counsellors, that nation will lead all others in the health, intelligence, morality, efficiency and happiness of its citizens and in national prosperity both material and spiritual. On the quality of nations international peace and progress depend.

A national ideal, an idealistic conception of what a nation may become, a hungry desire that the ideal, the conception, be realized—this is not opposed to the growth and manifestation of the international spirit. There are devotees of another and doctrinal sort of internationalism who recognize, as we all do, that a national ideal may be false and that patriotism is susceptible of perversion; therefore, they say, let the national unit be abolished. However, they give us no guarantee, and no reason to expect, that class or super-nation would be free from similar shortcoming and error. They underrate the potency and permanency of patriotism. They underrate, besides, its serviceability to human welfare in nation and world. It is something not to be eradicated while nations last, and nations will last as long as patriotism.

WHATEVER may be the future of international organization, there will still be patriotism—an in-group loyalty more than local and less than world-wide, rooted deeply not only in history and tradition but in human nature and personal experience—so that it is futile to wish it away and wiser to work for national and world progress by utilizing and directing it. We could not do away with patriotism if we would, and there appears no logical and valid reason why we should.

We are all of us a people of in-groups. We can not escape either the in-group feeling or the in-group fact. By instinct and association we are members of various in-groups and loyal to them all. Loyalty to the family to which we belong and loyalty to the nation to which we belong are two of the strongest of these loyalties. Others are loyalty to native town, to the school or college we attended, to the place where we now live and work and play.

A place-loyalty extends to the group of people connected with the place, including people we have never seen—the people of the native town that we have never revisited, the fellow alumni whom we have never met. In-groups loyalties are the more powerful and binding and real if they have a *locus*. The family loyalty has its locus—a house where the family life is lived. Patriotism has its rocks and rills, likewise its woods and templed hills—and, as we added when we added the extra stanzas to our national anthem, so that everybody could sing it with the same feeling as New Englanders, its mighty rivers and broad prairies. And it has its people, the fellow citizens whom we have never seen.

INTERNATIONAL rivalry and competition is founded in part in differentiating propensity of the human mind, as well as in actual conflict of interest. The infant begins life by distinguishing between himself and what

is different from himself and in resolving his environment into this and that. He is under a definite compulsion to make distinctions and comparisons—it is necessary to survival, and itself survives through racial heredity. It is a lifelong necessity to make comparisons and distinctions; thus we learn and thus we manifest intelligence.

But in making these distinctions and comparisons we consciously or unconsciously impute to the objects of our attention rivalry and competition. We are rivals of our best friends, because we inevitably compare ourselves with them, measuring them by ourselves or ourselves by them; this often takes the guise of emulation. Two objects in the visible environment—as one bit of scenery and another—compete for our attention and approval. The instinct and the idea of rivalry are strong within us and ever operative.

We conceive right and wrong to be engaged in struggle; we love right and hate wrong because they are different and because we see them personified in the world. Loyalty is a matter, subjectively, of differentiation and objectively of difference and when we differentiate we establish competition. Belonging to a family we feel family pride and to some extent the obligation of family pride, we need in this country to strengthen these feelings. Belonging to a nation, we are patriotic.

RIVALRY and competition among in-groups may be friendly and associated with high ideals. This rivalry and competition, internationally, may have the aspect and spirit of friendly play, and indeed may express itself in games and sports, as in the modern Olympic games. The plane of international competition can be raised from the materialistic and militaristic level only by national endeavor in the service of the nation's own ideal for itself, only by the standards of pride that nations possess and observe.

A national idea does not preclude such things as honor among nations, justice, good-will, co-operation; on the

contrary, a high national ideal embraces them. Co-operation and eventual peace can be established among nations of good-will. An ideal has been defined as an idea surcharged with feeling. The intellectual part of a national ideal is the collective conception of national greatness; the emotional part is patriotism. It is only patriotism that can bring about the realization of the ideal.

The unit of international competition is also the unit of international co-operation. Nations may compete in matters with reference to which their interests are in conflict. They may compete in matters with reference to which their interests, if not identical, are at least harmonious. They may co-operate in removing the causes of conflict. They may co-operate in promoting in positive ways the common benefit. They may both compete and co-operate in humanitarian effort. They may compete and co-operate in service to the child, as they are in fact doing through international congresses and conferences and through welfare work within their own confines. They may compete and co-operate in all matters on a basis of patriotism.

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Conversation an Educational Factor

By LOIS HAYS

CONVERSATION as an educational factor has long since been disregarded or partially neglected in this busy-day world of today. The era is at hand when we are enabled to see the fallacies of the common status of conversation in the educational field. When we consider the maximal of time which this portion of our lives demands, it immediately becomes of paramount importance. Practically two-thirds of our knowledge comes to us through the medium of conversation. With this as a premise, is it not of vital importance that we confer upon conversation its just rewards?

Conversation, probably more than any other agency, has been more influential in the development of the mind, in the gaining of culture, in the formation of character, in the creation of ideas, in the inspiration of literary workers, and in the achieving of professional and social success. Look into the lives of men and women who have attained eminence in some profession and you will almost invariably find that the trend their minds took, the professions they followed, and the motives that constantly rekindled their ambitions, sprang into life from the conversation of some intelligent personage, companion, or speaker. James Fenimore Cooper launched upon his career after a certain conversation with his wife. Daniel Webster declared that conversation had done more for him than books; we have his exact words as his testimony: "Their minds in conversation came into intimate contact with my own, and I absorbed certain secrets of their power, whatever might be its quality, which I could not have detected in their books." Geniuses such as Shakespeare, Burns, Lowell and Goethe have at some time or another admitted the pre-eminence of conversation.

CONVERSATION as an educational factor may be regarded as a mag-

net or in the words of another, "in conversation sparks are often emitted which, falling on kindling minds, create a blaze which astonishes the world." True conversation is a reciprocal process. If we give, we receive; the more we give, the more we have to give. Expression causes thought to be disseminated. The mere fact that one has a thought is not enough, he must find a means of expressing the thought before it becomes of value to him, before he assimilates it.

"No impression without expression," the masters have acclaimed as a fundamental maxim. So in conversation, as in the other arts, the *expression* of our ideas and thoughts must be nurtured. As soon as you express one thought, others may start from it; thus causing the avenues of the mind to open for the reception of new material which may in time blossom into new creations. In this same connection, there is the unselfish aspect to be considered.

A new idea may be an idea and nothing more to the author of the thought—merely a dead germ waiting to be warmed back into life by the contact of others—but when dropped into the fertile mind of another, takes life, grows, and is soon the full-blown rose of success. From the pen of a genius, we have the thought that every fresh utterance

"Drives the dead thoughts over the universe,
Like withered leaves, to quicken a new birth."

Conversation abounds in so-called "plastic" energy. In youth, the mind is more plastic than at any other time. The ideas he receives through the medium of conversation enter this plastic realm and *stick*. Why is this so? Because what is told to the youth is *impressed* in his mind so forcibly by the agencies of conversation—voice, tone, look, action—that he receives the

thoughts unconsciously, although it may be these ideas and thoughts are latent in the mind of the individual until at some psychological moment they rise to arms, muster their forces and stand as an armed guard ready to be called into service.

Conversation and social intercourse are the two factors for developing and encouraging benevolence, toleration and enlightenment. Conversation furnishes a social medium which serves as a means of enlarging the sympathies and the broadening of views; and from these, radiating to the two supreme goals—(1) the increase of knowledge of life and human nature, and (2) the improvement of moral and intellectual capacities.

Avoid Nervousness

BE optimistic.

Learn to relax.

Get plenty of sleep.

Be reasonable about everything.

Cultivate friends of placid temperament.

Bathe frequently and take plenty of exercise.

Don't be ambitious for great wealth or fame.

Do not economize on your vacations or outings.

Do not allow trifles or anything else to annoy you.

Work vigorously, enthusiastically; play as heartily.

Do not carry your business troubles home with you.

Do not be too intense in what you undertake. Keep a serene poise.

Avoid excesses of all kinds. The nerve-free life is a temperate, regular life.

Make yourself immune to all disturbances from what others do, or say, or think.

Breathe fresh, pure air, and live an out-of-door life in the sunshine as much as possible.

Determine that whatever comes to you after you have done your best, you will be content.

The American

SAIID Dan McGann to a foreign man who worked at the self-same bench,
 "Let me tell you this," and for emphasis, he flourished a Stilson wrench,
 "Don't talk to me of this bourgeoisie, don't open your mouth to speak Of your socialists or your anarchists, don't mention the bolsheveek, For I've had enough of this foreign stuff, I'm sick as a man can be Of the speech of hate, and I'm telling you straight that this is the land for me!

"If you want to brag, just take that flag an' boast of its field of blue,
 An' praise the dead an' the blood they shed for the peace of the likes o' you. I'll hear no more," and he waved once more his wrench in a forceful way,
 "O' the cunning creed o' some Russian breed. I stand for the U. S. A. I'm done with your fads, and your wild-eyed lads, don't flourish your rag o' red
 Where I can see, or at night there'll be tall candles around your bed."

"So tip your hat to a flag like that! Thank God for its stripes an' stars! Thank God you're here where the roads are clear, away from your kings and czars,
 I can't just say what I feel today, for I'm not a talkin' man,
 But first an' last I am standin' fast for all that's American.
 So don't you speak of the bolsheveek, it's sick of that stuff I am,
 One God, one flag is the creed I brag! I'm boostin' for Uncle Sam."

—*Holyoke Transcript.*

Before a man can perform any new act, construct a new object of any kind, make advancement in any direction, his imagination must first mentally perform the act, construct the object, make the advancement.—*Neff.*

Speaking of enemies, don't have them. Don't fight, don't get even. Ignore. Life is too short for grudges and vengeance. Go on. Let the other fellow stew. You keep sweet. Nothing can punish him worse. If a man doesn't like you, keep away from him. It's a large, roomy world. And, thank God, there is always another side of the street.—*Dr. Frank Crane in American Magazine.*

Words of Praise From Readers of The Business Philosopher

HUNDREDS of expressions of appreciation are received in the letters from readers of this magazine. When subscribers read in this spirit, it goes without saying that the advertising pages also will secure favorable attention.

The Business Philosopher has a nation-wide circulation and is read wherever the English language is spoken.

"FOR SERVICE INSTEAD OF PROFIT"

I've just been sitting here reading your November issue and talking things over with Charles Woodward, our Industrial Relations Manager, who founded our Cleveland Industrial Association. It is fine to know of so many minds all working toward the same end—"For Service Instead of Profit"—for the building up of America and eventually the world. Industrially, civic, social, political, economic and religious.—*Gerrit A. Beneker, director Art Department, The Hydraulic Pressed Steel Co., Cleveland, O.*

"HURRY NEXT NUMBER ALONG"

I don't read magazines as a rule, but I started in to read the January number of The Business Philosopher, and, say, I finished the whole book and was sorry there was not more of it, so here is my check and hurry the next number along.—*Thos. H. Butler, D. C., San Bernardino, Calif.*

IS MOST SOUGHT AFTER

The Business Philosopher is the most sought after magazine that we get in our home and we all look forward to the next number.—*Paul S. Frederick-Barber-Greene Company, Aurora, Ill.*

ATTRACTS FAVORABLE MENTION

Thank you very much for the Business Philosopher—which I have received and read and passed on. It is very bright and wise and attracts favorable mention wherever it goes.—*Grace Brown, Denver, Colo.*

"CONSIDER IT BEST OF ALL"

I don't want to "break the chain." I find very valuable reading in The Business Philosopher and consider it the best of all. Wishing you unbounded success, I am.—*Chas. W. Lucas, 238 W. Washington Avenue, New York City.*

SHELDON IDEAS SPREADING

The Sheldon School in my opinion ought to be one of the most prominent educational institutions in the country. Many of its graduates are today promulgating educational work based almost exclusively on Sheldonism. Further than this many institutions are furthering their own interests by copying into their literature Sheldon ideas and claiming them as original.

Only a few months ago a manuscript was sent to me from one of the Government Departments for critical review. In it I found an illustration taken from one of the Sheldon books. I called the author's attention to it, and the book was printed, giving Mr. Sheldon credit for it.—*John Dolph, Metropolitan Life Insurance Company, Washington, D. C.*

"IT HAS AWAKENED ME"

I have been receiving copies of the Business Philosopher and to be truthful will say that it has awakened me. The articles in that magazine are simply great, is the only way I can express myself. I hope they keep on sending it.—*Oscar T. D. Brandt, Seattle, Washington.*

"FULL OF GOOD THINGS"

I am sorry you cannot send me the back numbers, but I want the magazine from the current issue anyway, and thank you very much for the copy of the December number which you have sent to me, and which I find full of good things. I will undoubtedly order some of your books later on.—*A. C. Wilkinson, The Michigan Finance Corporation, Flint, Mich.*

APPROVES ITS POLICY

The Business Philosopher is the greatest magazine I have ever had the opportunity to peruse. The most condensed and cleanest dealing with topics that heretofore have been pushed aside for business and if the subjects treated on could be universally adopted it would make a cleaner, better and safer world to live in.—*O. D. Helms, Memphis, Tenn.*

The Physiological Effect of Fear

By CARA L. HARRIS

Supervisor of Home Economics, Shelby County Schools, Tennessee.

IN considering the various factors that are involved in the development or retardation of children physically and mentally some attention should be directed to the effect of fear upon the digestive process. In a general way people think of fear as having a depressing effect, but perhaps not enough thought has been given to the degree of harm that will result from living in an atmosphere of intimidation.

The development of the body is dependent upon digesting a sufficient amount of food for growth and repair. Successful digestion in turn is determined by the secretion of the right amount and quality of digestive juices by the various glands connected with the digestive system. The sight, taste, odor, and even thought of pleasing food will cause some of the digestive juices to flow more freely, particularly the juices of the mouth and stomach. As they are easily caused to flow by favorable conditions so they are easily depressed by unfavorable conditions.

It has long been recognized that fear is an unfavorable condition. In ancient times the Chinese selected the culprit by a rice eating contest, all suspects being lined up and each given a handful of dry rice to chew and swallow quickly. The guilty man would usually become so frightened that his salivary glands would refuse to work, his mouth and throat becoming so dry he could not possibly swallow the rice in the time allotted.

It is a common observation that fear and worry will cause the mouth and throat to be dry. Although much more could be said of the serious effects of anything that interferes with proper physical functioning, so much thought is being directed to the proper care of health that it is only necessary to call attention to outstanding dangers.

Since it is true that fear affects the development of the child every person

who deals with him, particularly parents and teachers, should be careful to guard against situations as far as possible that in any way unnecessarily intimidate him. In teaching the child to choose between desirable and undesirable action it would be much better to stress the advantages of the correct choice than to dwell upon the disadvantages of the unwise choice. To awe a child into submission to a dominant will rather than to lead him into a better understanding of the situation involved is not only a lost opportunity to development of favorable reaction on his part but is a positive physical detriment to him.

Cowardice

By Edwin Osgood Grover

DELIVER me from the sin of cowardice!

From being afraid of myself;
From being afraid of my own shadow;
From doubting my own courage;
From questioning my own strength;
From denying my own achievements.
Let me see myself for what I am.
Failing here,
Succeeding there;
Unsatisfied but undishonored.
And let me see myself for what I am.
And let me not be ashamed.
Only keep me from cowardice
And the fear of my own shadow.

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MRS. AGNES MAE GLASGOW

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Is Prayer Ever Answered?

If So, When, Where, Why and How?

IT has been discovered that when the financier goes into his private office, or the scientist into his laboratory, or the Christian retires to his closet, each is bringing the same law into operation, and the results which he secures will be in exact accordance with his ability to meet the requirements of the law.

The Omnipotent Power makes no exceptions, nor does it act through caprice or from anger, jealousy or wrath; neither can it be cajoled, flattered or moved by sympathy or petition; but when we understand our unity with this Universal Principle, we shall appear to be favored because we shall have found the source of all wisdom and power.

A recognition of this marvelous power, and the fact that it can be utilized, directed and made available for the solution of every human problem, is of transcendental importance. In fact, it would appear to be the Creator's magnificent provision for the emancipation of mankind.

The operation of this law has been known to a few in all ages, but nothing was more improbable than the unauthorized revelation of this information by any student of the great esoteric schools of philosophy. This was true because those in authority were afraid that an unprepared public mind might not be ready to make the proper use of the extraordinary power which the application of these principles disclosed.

We know that the universe is governed by law; that for every effect there must be a cause, and that the same cause, under the same conditions, will invariably produce the same effect. Consequently, if prayer has ever been answered, it will always be answered if the proper conditions are complied with. This must necessarily be true; otherwise the universe would be a chaos instead of a cosmos. The answer to prayer is therefore subject to law; and these laws are definite, exact and scientific, just as are the laws governing gravitation and electricity. An understanding of these laws takes the foundation of Christianity out of the realm of superstition and credulity, and places it upon the firm rock of scientific understanding.

But, unfortunately, there are comparatively few persons who know how to pray. They understand that there are laws governing electricity, mathematics and chemistry, but for some inexplicable reason it never seems to occur to them that there are also spiritual laws, and that these laws are also definite, scientific, exact, and operate with immutable precision.

There are also timid souls who fail to see that all Truth is the same, whether stated in modern scientific terms or in the language of Apostolic times. New language and unfamiliar perspectives are not, as some suppose, signs of departure from Truth, but on the contrary they are evidence that it is being apprehended in new relations to human needs.

If you are interested in causes rather than effects, demonstration rather than theory, practical results rather than metaphysical subtleties, we will be glad to send evidence showing how thousands are making use of this discovery and thereby finding health, comfort, prosperity and "whatsoever things they desire."

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The Rhythm of Life

By CHARLES BRODIE PATTERSON

I BELIEVE that man's subconsciousness contains all the good and all the evil of countless ages, and music may be made to call into consciousness all that is highest and best in his nature, as well as all that is unreal and debasing.

Music may be made to strike every chord in man's elemental passion; there is no depth it cannot sound, as there is no height it cannot be made to reach. It may be made to inspire love of country or love of family; it may call out that something which is resident in all, the love of nature or the love of mankind.

It is well for us to remember that the tares and the wheat grow side by side in the subconsciousness. We have all sown the seed of both, and we all continue to reap the harvest of both. The seed-sowing is a continuous process, the reaping is just as continuous. All unconscious of the effect he is producing, man has gone on sowing and reaping, and all that he has ever felt or thought or done is written in his great book of life, the subconscious mind.

Supposing that he has written into it unwittingly all the miseries and all the pleasures of earth, now that he is conscious of what he is doing, why should he not begin to write into it in a conscious way, all the joys and all the harmonies that come from true knowledge and righteous loving?

When the realization has come to him that he is one with all the life and all the power of God's universe, that he is a part of the whole, that all nature is filled with melody produced in a rhythmic way, and that he, in soul and mind and body, is not only one with all nature but with Universal Life, with the very Soul of Music itself, then he will begin to sing his new song of life, because he will have awakened to a knowledge of music as it is—music that will be an ever-expanding power for good in his life, the music that comes from the heart, the music which appeals to the mind, and gives health and strength to the body.

That being the case, how necessary it becomes to use the subconscious mind as a repository for that which is going to bring forth good fruits! One should cultivate the love of music that is of the highest and best order. In doing this all the noblest emotions will be aroused in the subconscious mind to bring, as it were, new riches into life.

The Lonely Tree

MEN talk of forests broad and deep,
Where summer-long the shadows sleep.

Though I love forests deep and wide,
The lone tree on the bare hillside,
The brave, wind-beaten, lonely tree,
Is rooted in the heart of me.
A twisted ash, a ragged fir,
A silver birch with leaves astir.

—Wilfrid Wilson Gibson.

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Success

HE HAS achieved success who has lived well, laughed often, loved much; who has gained the respect of intelligent men and the love of little children; who has filled his niche and accomplished his task; who has left the world better than he found it, whether by an improved poppy, a perfect poem, or a rescued soul; who has never lacked appreciation of earth's beauty or failed to express it; who has always looked for the best in others and given the best he had; whose life was an inspiration; whose memory a benediction.—[Selected.]

Avoid the pleasures that leave a burnt sienna taste in your mouth.—[J. J. Cole.]

The Farmer's Part

THERE is before us a prospect the most promising that ever lay before a nation in all history. We can put forth our honest efforts and reap a great reward. We can act the part of economic slackers, conscienceless profiteers, and reap a corresponding harvest of destruction. The farm of the nation is setting a shining example; let the rest of the country look at it, appreciate it and imitate it. And let everybody remember that so long as the farm prospers the nation can prosper, and that when the farm fails the nation fails with it. Agriculture is the basic activity of all mankind.—Calvin Coolidge.

Life is one long endurance race. The weak-hearted, ill-conditioned and half-trained tag along as failures and also-rans. The courageous, determined, hard-working, faithful always finish well in the Big Race! The will to win is the race half won! Courage! Determination! Stick-to-it-tiveness! Success!—Gaston Chevrolet, the world famous automobile speed driver.

A friend is a person who is "for you" always, under any suspicions. He never investigates you. He likes you just as you are. He does not alter you. Whatever kind of coat you are wearing suits him. Whether you have on a dress suit or hickory shirt with no collar, he thinks it is fine. He likes your modes and enjoys your pessimism as much as your optimism. He likes your success and your failure endears him more. He wants nothing from you, except that you be yourself! Friendship is the most admirable, amazing and rare article among human beings.—Clipped.

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Learn to Relax

SUCCESSFUL men are usually "high-strung." They possess unusual ability for concentration. They can concentrate their efforts in such a manner as to get the very most out of themselves. This ability, however, uses a tremendous amount of nervous energy, and people of this kind, unless they learn to relax, wear out very early in life. They become old prematurely. Therefore it is of great value to learn how to "let go" of oneself. If you are a "high-strung" person you should sometimes sit down and relax utterly. Allow your arms to hang limply at your sides. Let your shoulders slump downward. Occasionally let your head fall forward, just as though you had lost control of all the muscles. When you go to bed, lie down with all your weight. Raise your arm and let it fall on the bed as though it were a stick or a stone. This may seem very simple to those who have not given the subject any thought but to many people, entire relaxation is almost impossible. It requires a certain amount of cultivation and its importance cannot be too strongly emphasized.

Try to avoid undue exertion or tensing of the muscles at any time during the day. Confine your efforts and your energies to the particular sphere of activity in which you are engaged, and let all other parts of your body be inactive and relaxed as much as possible.

Many vocal students are compelled to practice for years in order to learn how to relax the muscles that are not needed when attempting to produce proper tones. And the necessity for this relaxation does not exist alone in this particular activity, but it is necessary, to a certain extent, in every effort one makes. Use your nervous energies for the particular purpose you have in view, and do not waste them. If you are desirous of making your lifework successful, if you are working for super-efficiency, you will find that this advice will be of untold value.—*Physical Culture*.

Gratitude

By Edmund R. Cummins

THOUGH wandering in a maze of fear
Or treading in a marsh of doubt—
As one still must who lingers here
While seeking still the pathway out—
This joyous thought the bosom fills:
Thank God, I still can see the hills!

OR as a dweller in a street
Where towering structures hide the view,
And stretch their tops the sky to meet
Like ancient Babel's tower anew;
What though their bulk the prospect mars;
Thank God, we yet may see the stars!

AND so, through creed or dogma's web,
Or man-made superstition grim,
We turn nor to the right nor left,
But keep our hearts still fixed on Him.
No matter what the lie may mean,
Thank God that Truth may still be seen!

—Christian Science Monitor.

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Prayer of the Business Builder

By Roy F. Soule

AS long as mortals have the nerve
To pray for things they don't deserve,
As long as conscience has a stain,
The prayers of men will be in vain.

SO, humbly, Lord we ask of Thee
That princely gift—sincerity,
And may we use it through life's span
To build on earth a better man.

AND should we crave for gifts more royal,
Please make us, God, a bit more loyal,
That we may give to those we serve
A measure full as they deserve.

AND make us rich with eager zest
To give our work our very best,
To know the wheat, reject the chaff,
To have the guts to stand the gaff.

OH Lord, in mercy intervene
To keep our hearts both young and clean,
The will to give a man a lift
Make this, Oh God, our Christmas gift.

To Keep Young

KEEP in the sunlight; nothing beautiful or sweet grows or ripens in the darkness.

Avoid fear in all its varied forms of expression; it is the greatest enemy of the human race.

Avoid excesses of all kinds; they are injurious. The long life must be a temperate, regular life.

Don't live to eat, but eat to live. Many of our ills are due to overeating, to eating the wrong things, and to irregular eating.

Don't allow yourself to think on your birthday that you are a year older and so much nearer the end.

Never look on the dark side; take sunny views of everything; a sunny thought drives away the shadows.

Be a child; live simply and naturally, and keep clear of entangling alliances and complications of all kinds.

Cultivate the spirit of contentment; all discontent and dissatisfaction bring age furrows prematurely in the face.

Form the habit of throwing off before going to bed at night all the cares and anxieties of the day—everything which can possibly cause mental wear and tear or deprive you of rest.—*Chicago Daily News.*

"The Set of the Soul"

ONE ship goes east, another west,
By the selfsame winds that blow;
'Tis the set of the sail, and not the gale,
That determines the way they go.
Like the winds of the sea are the ways of fate,
As we voyage along through life;
'Tis the set of the soul that decides the goal,
And not the calm or the strife.
—Rebecca R. Williams.

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(From the Papers of Marshall Field)

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The success of perseverance.
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The power of kindness.
The influence of example.
The obligation of duty.
The wisdom of economy.
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Where is God?

"OH, where is the sea?" the fishes
cried,
As they swam the crystal clearness
through,
"We've heard from old of the ocean's
tide,
And we long to look on the waters
blue.

The wise ones speak of the infinite sea,
Oh, who can tell us if such there be?"

The lark flew up in the morning bright,
And sung, and balanced on sunny
wings;
And this was its song: "I see the light,
I look o'er a world of beautiful things;
But, flying and singing everywhere,
In vain have I searched to find the
air."

—Minot J. Savage.

A Thought Every Day

SPEAKING of enemies, don't have them. Don't fight, don't get even. Ignore. Life is too short for grudges and vengeance. Go on. Let he other fellow stew. You keep sweet. Nothing can punish him worse. If a man doesn't like you, keep away from him. It's a large, roomy world. And, thank God, there is always another side of the street.
—Dr. Frank Crane in *American Magazine*.

Worth the Cost

IT COSTS five millions to elect a President, and no money is better spent," wrote Horace Greeley many years ago, "for in that way once in four years the whole nation is made to discuss the same ideas. We thus become educated on public issues and, though we do not agree about them, we become a unified nation by arguing over our problems."

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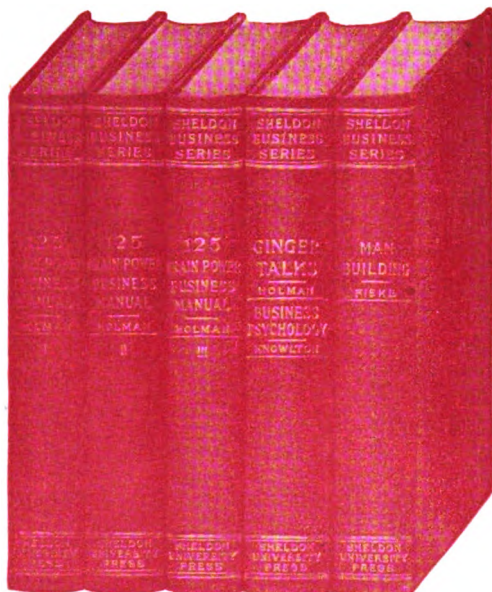
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Volume XVIII

APRIL, 1921

Number 4

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By Gerrit A. Beneker

Artist and Member of the Industrial Relations Advisory Board of the
Hydraulic Steel Company, Cleveland, Ohio

INDUSTRIAL EQUILIBRIUM MUST BE RE-ESTABLISHED

By Geo. E. Roberts

Vice-President of the National City Bank, New York

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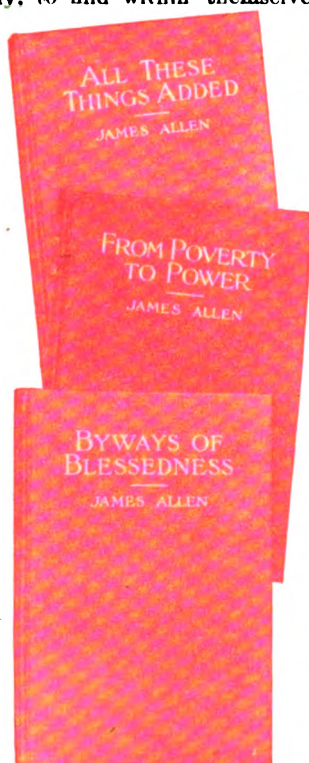
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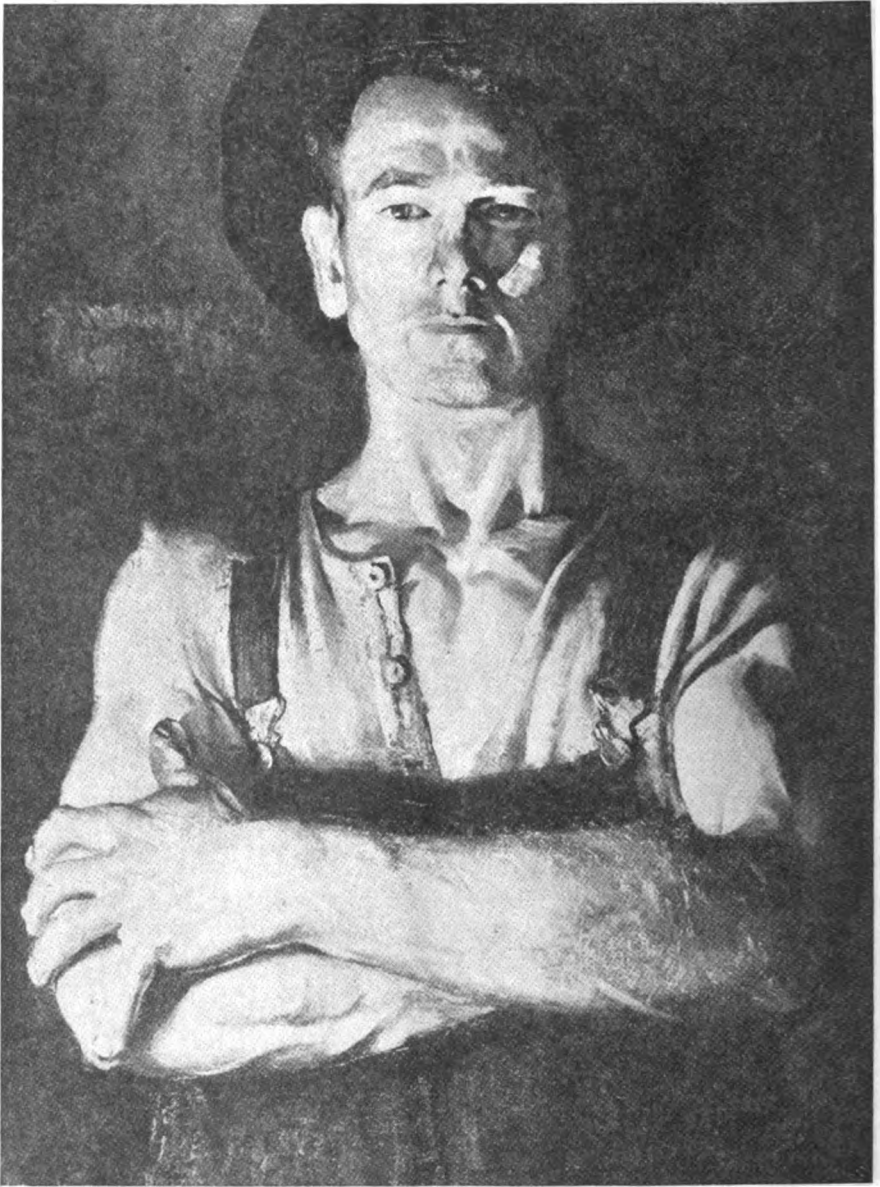
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Associate Editor

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BY THE FIREPLACE, WHERE WE TALK THINGS OVER

By the Editor

Creation

TWAS after midnight. In dream-land I had wandered for a while.

Then I awoke. All sense of sleepiness had fled. A silent something said to me, "Get up and write; you need no sleep tonight."

So I arose; and sat there in my room alone, save for the Unseen Presence. I looked. I saw. I seemed to be 'way back adown the river of the years—back to the spring from which the stream of years has flown, since sun and moon and stars, were made.

My mind's eye saw a vastness, limitless; a mental spirit-mist of golden, billowy blue. There were no forms of any kind; but there was warmth and light.

Then, mentally, I heard a voice which said, "I AM," and then again it said, "I AM BECAUSE I AM. I always was; and ever shall be. I am the great First Cause. Alpha and Omega am I. I am Inherency—Con-genital Existence. I am now, before the beginning of created things. I am creation—the Creator of things yet to be.

"Inherent in this golden, billowy blue is power—the power to Think and Feel and Will. I think; and thoughts are born. My thoughts are substance; they are things. These things—my thoughts—are lines of force. They can take form; I want them to, that I may manifest myself.

"I therefore feel; and love is born—and love attracts. Attraction organizes.

It draws created particles together.

"I will; and thought takes form; and worlds are born; and all things on and in the world."

THEN, mentally, I slept.

When I awoke, the sun and moon and stars were in the sky. And Earth with all its trees and flowers, its beasts and birds, its mountains and its valleys and its plains; its rivers, lakes and seas were here.

Yes: all the things that are so common to us all.

And man was here; and busy with the this-and-that of daily work. And "Scientific" minds were delving deeply, searching for the truth concerning "matter," and they talked most glibly of the atom and electron.

And they found the atom was the eddy caused by intersecting lines of force.

And they talked of ether; and they finally found that ether, which transmits the thoughts of men without a wire, is but lines of force; and then they found that they are everywhere.

And then my mind went back to that beginning time. Again, I mentally perceived the voice of spirit saying in the wilderness of cosmic, golden, billowy blue, "I AM. My thoughts are substance. They are lines of force. I think; and thoughts are made. I feel; and love is born; and love attracts.

"I will; and thought takes form;

and thus a world is born; and all things on and in that world."

And I was very glad, for I had seen the wedding of the bride and groom of spirit and of matter. They are "one," indeed, and I had come to know my Father—Mother—God.

AND then I looked again, and mentally I saw "man." No, not A man. I said that I saw "MAN." Mankind was what I saw. I saw the genus homo. I was all alone; I saw no individual man.

I looked out on the human sea—the sea of human kind.

AND then I saw an architect at work—a man this time, not "Man"—one man. He thought; and plans were made—an image of a house was born.

He sawed and planed the wood and drove the nails. He loved the work he did. He took the various kinds of stuff that God had made, and willed them into form—a house was born.

AND I was glad again, for I had seen how man *is* in the image and the likeness of the spirit which created him.

For God, The Source of Truth and Love and Will, created man; and Man, the Son of God, can think and love and will.

AND then I looked again and saw many rivers flowed from the great lake. The waters of the lake were pure and undefiled; and they were warm and pleasing.

A river here and there remained that way; but here I saw a river, also

over there, and many, many rivers almost everywhere, which found a dead thing here, an iceflow over there.

The waters of these rivers were soon poisoned and the poisoned waters cold.

AND then I looked again, when lo! behold! I saw the meaning of the many rivers and the lake.

The great lake is a spring. Its source is God; and God is good; and Good is Truth and Love.

Truth is light; the blue light; and the golden glow is warmth; and that is Love.

Man is the "image" but his thoughts are not the "real" unless he sees to it that they remain the pure, the undefiled. The river of his life so often finds the dead thing of a false belief that is not truth at all—the iceflow of a thought that's born of hate instead of love.

And then he sends false thoughts, impelled by force of hate, across the wires of enter to his fellow man.

Thus does the river of his life, made up of words and deeds, remain no longer pure and undefiled, but poisoned, and a cold disconsolate thing.

AND then I looked again, and saw a deeper blue in sky that hovered o'er all rivers; and I saw a warmer golden glow; and I saw that greater light and heat reflected in all rivers, and I saw dead things disintegrate and disappear. I saw the iceflow melt. I saw all rivers going on their way.

Each mile-post on the bank then saw a purer river; and I knew one day not far away would see the rivers of the words and deeds of man, all pure and undefiled.

And I was glad again!

And then I went to sleep.

Don't think you are a failure because you are not doing big things in a great city; because your name is not in the great newspapers; because you are not piling up wealth. If you are doing your level best where you are; if you are honest, industrious, square; if you are making each day an advance upon the previous one; if you are cheerful under difficulties, helpful and inspiring to everybody about you; if you are taking every opportunity to improve yourself, to make yourself a larger and a nobler man, you are infinitely more successful than a greedy, hard, selfish millionaire.—Marden.

All our belongings should mean much to us, and great care should be exercised in selection. We need only a few things, but each of these things should suggest utility, strength, harmony and truth. All of our actions must be suggestive of peace and right. Not only must we speak truth, but we must live it. Our lives should be consecrated to the good—lives consecrated to Truth and Beauty. Consecrated Lives!—Hubbard.

Tell Hard-Luck Harry a recipe for "making his own" and he's all ears, eyes, and smiles. You're his best friend. Try to tell him how to save money or to study overtime for greater success, and he's bored.—Says the Night-Watchman.

Art

Its Value in Community Development

By GERRIT A. BENEKER

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RODIN, that master sculptor of modern times, the sculptor of "The Thinker," brooding over the darkest hour and minimizing no peril or calamity, spoke with heroic assurance of the future, when he said, "Our young soldiers and our old Cathedrals fall that there may flourish again a youth, pure, healthy, ardent, hostile to materialism, keen for spirituality and that a renewed and sublime Art may spring from the soil washed and fertilized by blood."

He knew! And yet so many of my contemporaries say that no new art can come out of the war—nothing new technically perhaps—but *renewed* it will take on a new meaning and find its application to the life of modern times.

Art up to the present time has been an art for kings and monarchs, for popes, the nobility and for the ultra rich; but the twentieth century marks the time when art will begin to be Art for the people, of the people and by the people.

When we contemplate Art, our minds naturally turn to such expressions of Art as may be found in pictures or in statuary, in the drama, in music, in poetry and in architecture. But it does not necessarily fol-

low that all painting, drama, music and poetry are good art. It would seem after pursuing the study of Art for some twenty years that one who claims to be an artist should by this time have formed his own definition of art but I must confess that I can find none better than those simple definitions in the dictionary. Some dictionaries say:

(1) "Art: opposed to science." We know that in science we take the whole object and tear it apart analyzing it into its component parts. Science is analytical. In Art we take all these parts and put them together forming one complete whole. Art is synthetic.

But the degree of Art expressed in the final whole depends upon the way in which we put these things together in the most natural, simple way to obtain a beautiful result. Science and Art—each useless in itself—each dependent upon the other, for Science is the *knowing* and Art is the *doing* of that knowledge.

(2) "Art: the employment of means to the accomplishment of some end." Note it is not the *means* but the *employment* of means. Does it not then refer to management and whether



Photo by Whitman Studio, Malden.

GERRIT A. BENEKER.

we are managing paint or clay, sounds or words, whether we are managing any job, any organization, home community, church, factory, or government, all this management depends upon *how* we manage our individual lives in relation to the lives of others. We may all be artists in our own work—whatever that may be—to the *end* of making life more abundant for all.

(3) "Art: The skillful adaptation and application to some purpose or use of knowledge or power acquired from Nature." Note, "Nature" is spelled with a capital "N." We are to go to *Nature* then and skillfully adapt and apply to some purpose or use the knowledge or power we find there. Note how the psalmist does it. "I will lift up mine eyes unto the hills whence cometh my help." Joacin Miller, the poet of the Sierras has it; Walt Whitman has it; Tennyson has it in his *Sir Galahad*:

"And forth into the fields I went
And nature's living motion lent
The pulse of hope to discontent.

I wondered as I paced along,
The words were filled so full with song
There seemed no room for sense of wrong."

Oh, if those with troubled discontented minds in our over crowded cities could but go out into the woods, into the sand dunes, into the wilderness, and *see* what is there. That is the purpose of Art whether in poem or painting, in drama or music—to call to our attention to the commonplace in life and reveal to the people through their eyes and ears and senses the hidden beauty of The Creator. For it is in the vast silent places that He speaks to us. He spoke to me in the vastness of the sand dunes back of old Provincetown on the tip end of Cape Cod where for seven years, summers and winters, while perfecting the application of paint to canvas, I *sat*—much like Rodin's "Thinker"—unconscious of thinking—just *sitting*. Did I realize that He spoke to me there? No, not until I came out of the wilderness, not until He sent me to go work in His vineyard did I realize what He

said to me there. And then when I went into the lives of the workers in the steel mills (a desire of many years standing) did I find out the true application of Art. Kipling has it in his "McAndrews" and in Henry Van Dyke's "The toiling of Felix" is shown how God was revealed to this ancient Egyptian working man, only through his work.

(4) "Art: The power or quality of perceiving and transcribing the beautiful or aesthetic in Nature as in painting or sculpture." Ah, yes—we artists are visionaries, useless dreamers if our vision is bound up in the technicalities of our paint alone and that is what most of us painters have been doing. Our landscape painters succeed to a greater degree than do our portrait painters for they go to Nature as The Creator created it for their source of inspiration, but our figure or portrait painters have from sheer necessity of livelihood been forced to paint portraits of such men and women who have become moneyed enough and vain enough to have their portraits painted. And how generally have these "poor rich" deteriorated from that piece of clay which God created in His own image.

Paint technique is the Science of Art,—by itself alone it remains as paint, the expression of egotism of the painter,—but plus it to the right kind of inspiration in *Human Nature* and the result is the "*Masterpiece*."

(5) "Art: Practical skill, dexterity, knack, cunning." There is an art in the *doing* of everything—be it driving rivets, mining coal or playing a typewriter. We may all be artists in our respective lines of work.

THE Painter by the very nature of his work is constantly occupied in studying values, relations, proportions, of color, line, and form until this becomes his second nature. After a while he does it unconsciously and from sheer habit he begins to look out upon all life in the same way—as a matter of values, relations, proportions,

whether in the home, the factory, the community or the nation, or internationally. What is true of the painter is true of every artist, no matter what his work may be. But the final degree of Art manifested in the finished picture (and bear in mind the "picture" we contemplate in our minds of any organization) regardless of all the technical knowledge acquired by the artist, depends altogether upon the degree of sympathy with which the artist may be able to submit himself to what exists before him in Nature; upon the spirit with which he may enter into the spirit of the landscape or the individual or the thing to be painted.

If the Artist can enter into this spirit, completely submitting himself, forgetting himself, the result on his canvas will bear the evidence of his personality and a technique all his own, and this spirit, this emotion, this attitude of mind which was in the artist at the time he painted or worked, will be automatically conveyed to those of his audience who have eyes to see and ears to hear.

Too many of our artists today are interested only in some new superficial technique in paint, words, sounds, or actions, and this becoming second nature becomes also affectation.

Imagine, then, the spirit in Beethoven, who although stone deaf, pulling together the sounds from a hundred different instruments into one beautiful grand, thrilling whole, his ninth symphony. He could not hear even the applause of his audience and yet he knew in his heart just how that symphony sounded. The emotions which filled his own great soul were transmitted through sounds from these instruments into the souls of the people in his audience. He felt it. They felt it.

No matter how noble in thought or sentiment, no matter how fine may be the quality of language or diction or voice of the actor, his lines remain as mere words unless he can throw himself into the spirit of the character he portrays.

Shakespeare is the master, because in his imagination he entered into the

lives of the people he characterized. He was Shylock and Portia, Caesar and Brutus at the same time and did he not make Hamlet to say, "The play is the thing," for through a play within the play, Hamlet was able to wring a confession from his uncle that the latter had murdered Hamlet's father.

And so it is with the poet or the painter—so it is with the master of any trade, with the Master of life itself—Jesus, so it was with Abraham Lincoln and with Theodore Roosevelt. They entered into the lives of the people, into those principles underlying life, humanitarians—humanists were they—and Artists.

ART, then, is not any particular thing, but a way, a principle which we may employ toward the accomplishment of some end, some ideal. The question arises then—"To what end?" Communism as we understand it, or Community Spirit? Which will you have?

"If then," as Troward says in his 'Dore Lectures', "our thought is habitually concentrated upon *principles* rather than on particular things, realizing that principles are nothing else than the Divine Mind in operation, we shall find that they (these principles) will necessarily germinate to produce their own expression in corresponding facts, thus verifying the words of the *Great Teacher*, "Seek ye *first* the Kingdom of God and His righteousness and all these *things* will be added unto you."

For the past twenty years I find I have been chasing an ideal, a sort of butterfly as it were, called Art, flitting here and there before me just out of reach. Sometimes I nearly caught it; on rare occasions I did catch it, but could not hold it long or it would die, so I must needs let it go and renew the chase. But in this pursuit of the ideal—the end, I have come to see what these principles were upon which I was to concentrate; certain conclusions, certain beliefs have developed, which after all seem to be a sort of religion, for religion is belief,—faith.

No matter whether we call ourselves Hebrews, Moslems, or Christians, whether we call ourselves Catholics or Protestants, Episcopalians, Presbyterians, Methodists, Baptists, Universalists or Christian Scientists or other "ists," I am sure that we may all unite in the common belief that the one idea, principle, spirit, which has come down to us from the beginning of time, survived all wars and rumors of war, is the Creative Spirit, *God*, hence we call Him *The Creator*—the Almighty Artist who created all things beautiful, mountain, valley, forest, ocean. But why should He have created all these if not for His greatest masterpiece, *Man*—"Male and female He created them after His own image," a fact which most of us fail to realize, that we are part of God, that God is within us and we in Him. It is His own creative spirit which He breathed into the man of clay whom He formed in His own image. It is the suppression and exploitation of this creative spirit in man that has caused all wars and rumors of war, and this is the cause of all the trouble in the world Today.

How poor, how rich,
How abject, how august,
How complicate, how wonderful is man,
How passing wonder He who made him such!"
(*Author unknown*)

IS IT not then for us artists, painters, poets, and dramatists to go to the simplest form of Human Nature for our source of inspiration? Through our skill, adapt and apply the knowledge and power acquired from this source of inspiration to some purpose or use?

To what purpose? Is it not how to employ this creative spirit? Is it not the Art of Living—the greatest of all art? There have been many teachers of the life and growth of this creative spirit but to my mind the greatest teacher of this Art of Living was a working man, who by his own trade, helped to support a family of eight—*The Carpenter of Nazareth*. Mark VI:1, 2, 3 says "And he went out from thence, and came into his own country; and his disciples follow him. And when the Sabbath day was come, he began to teach in the synagogue and many

hearing him were astonished, saying, 'From whence hath this *man* these things? And what wisdom is this which is given unto him, that even such mighty works are wrought by his hands? Is not this the carpenter, the Son of Mary, the brother of James, and Joseph and of Juda and Simon? And are not his sisters here with us?' (eight people including himself) "and they were offended at him." And then he said, "A prophet is not without honour, but in his own country and among his own kin and in his own house."

COMMONPLACE man, this carpenter; commonplace man, this rail-splitter Abraham Lincoln; commonplace men we sent across the ocean to return to us glorified through service; commonplace men, these many millions in overalls here at home—and we are offended at them—we reject them—but soon, let us hope, we shall accept *Him* and them.

This Carpenter realized why he came. "The thief cometh not, but for to steal and to kill and to destroy; I am come that they might have life and that they might have it more abundantly." —John X:10.

Whether we accept Him or reject Him as the "*Great Teacher*," we may be led to observe these same conclusions about Art and Life through a close study of Nature. For this "workingman—carpenter" was constantly referring to Nature especially in his parable of the Sower which even his disciples failed to understand. But when we go out into the woods to observe Nature, let us bear in mind what he said in Matthew XIII:15, "For this people's heart is waxed gross, and their ears are dull of hearing, and their eyes they have closed; lest at any time they should see with their eyes and hear with their ears and should understand with their heart and should be converted and I should heal them."

Is it not, then, the purpose of Art to call the attention of the people to these commonplace things in Na-

(Continued on page 34)

Industrial Equilibrium of World Must be Restored

By GEORGE E. ROBERTS

Vice-President of the National City Bank, New York

(Written Especially for The Business Philosopher)

WE in America have become accustomed to boast in the past that our resources were so great and varied that we could be practically independent of the rest of the world. And so we could, to a great extent, be self-contained if we had organized our industries with that object in view.

On the contrary, however, we have developed our industries as a part of a great world organization and we have found it to our advantage, because of our marvelous natural resources, to develop those resources, not only to supply our own wants, but with a view to supplying the needs of other peoples whose natural resources were not so great as our own.

We can only work up into cotton cloth about one half of the cotton that is produced in this country, and so in the case of food products and of raw materials of many kinds.

Our people are dependent for a part of their market upon foreign peoples, and the falling off of that foreign market, the inability of our foreign customers to buy the usual amounts, has disarranged our industry. We are having a period of industrial depression. It is a world situation with Europe as the unsound core. The war broke down Europe's highly organized and intricate system of industry and this has resulted in the loss of the equilibrium in world

trade and the industrial equilibrium in this country.

NO such state of disorganization has been known in modern society

or since population approached what it is now. The state of disorder resulting from the war has afforded an opportunity for conspirators against the existing order of society to push their revolutionary plans and propaganda with hopes of immediate success. Whatever measure of success they have makes the demoralization more complete.

In Russia all accounts go to show

that the great centers of industry and commerce and of population are being depopulated. The people are scattered to the rural communities where food can be had. The modern power-driven industries are paralyzed. The complicated but efficient modern division of labor and exchange is abandoned and the people are going back to the hand industries and local trade.

The present population of the modern world cannot be supported by such means in the state of comfort to which it is accustomed.

THESE revolutionary ideas and purposes are not confined to Europe; they are vigorously pressed everywhere, including the United States. Even

IS THE United States in a position to extend the credit necessary to enable the war devastated nations of Europe to reorganize their industries upon pre-war lines?

If not, to what nation can those peoples look for aid? No such state of disorganization of society throughout the world has ever before existed.

Mr. Roberts points out that we have the capacity to supply most of the things that are wanted in Europe and that in large part, these basic commodities are to be had nowhere else. And he propounds the question, "Is it any wonder that the world looks to us for leadership?" And adds the further question "Does not that seem to fix the responsibility rather definitely?"

if we believe that there is no danger of their obtaining control of the government of the United States, we are obliged to recognize that the productivity of industry in all parts of the world, including the United States, is seriously affected by this agitation.

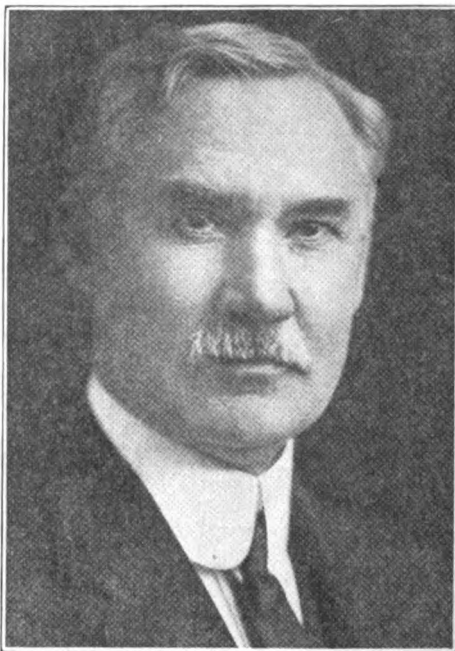
In surveying the scene then, we must conclude that we are a part of the world organization, that normally we have reciprocal relations with Europe, that we have enjoyed the benefits of such relations in the past, that we are involved in the misfortunes of Europe, and that the state of society throughout the world cannot be restored to health and prosperity without the recovery of Europe.

What does this mean in practical terms to the United States?

Europe, prostrate, exhausted, disorganized, needs help from outside itself. It needs food for the population, raw materials for the industries and markets for its products. In short it needs the reciprocal relations that existed before the war. It was dependent upon them then, and can do nothing without them now.

THERE must be a restoration of the flow of business to and from Europe, and that restoration must begin from outside. There must be a flow of food and raw materials and necessary supplies to Europe in order that the industries may be revived. And there must be faith in Europe, credit for Europe, in order that they may be accomplished.

Before the war Europe occupied a creditor position toward the United



GEO. E. ROBERTS

States. It had money loaned here and owned large property interests here. It was receiving interest and dividends from here. But during the war it parted with most of those interests in the purchase of war supplies from us. We bought them back at very low prices in exchange for our goods at very high prices.

Europe has denuded itself of the means by which under normal conditions credits here might be established. It must borrow now if at all on the strength of the general credit of

those countries or upon the security of properties located over there.

If a great emergency confronts any community, large or small, and a great task of rescue or of rehabilitation must be performed, it is natural that all eyes should turn to any party who by reason of conspicuous strength and resources is not only best able to meet it, but perhaps is the one without whom all other efforts would be futile.

THAT is the position in the present instance of the United States. We are not supposed to be wanting, ordinarily, in appreciation of our position in world affairs, but are we thinking of them as we should in relation to the present world emergency? Do we realize how the United States towers above all other countries in industrial capacity?

In the production of steel and machinery, which are among the chief factors in industry, the capacity of the United States exceeds that of all the rest of the world put together, and the same is true of some of the most important

industrial products and raw materials. Is it any wonder that the world looks to us for leadership?

We have the capacity to supply most of the things that are wanted; and in very large part they are to be had nowhere else. Does not that seem to fix the responsibility rather definitely?

FINALLY our ability to extend credit is greater than that of any other country. I know that people will question our ability to extend credit, will say that in view of conditions at home we cannot undertake to provide credits for other countries.

But the people who are most dubious about the domestic situation would not deny that at least we are in better position financially than any other country, and would probably admit that bad conditions at home are chiefly due to conditions in Europe, and that probably the most effective way of dealing with the home situation is by helping the situation in Europe.

We did not see in 1919 or last year how we could help to reorganize Europe, and I will not say that it has been done, but largely because Europe has not been effectively reorganized, we have suffered losses in the last three months by the decline in the value of our prod-

ucts and by the disorganization of our industries greater than any amount that anyone has ever suggested that we should loan to Europe.

THE fact is that our financial ability is correlative with our industrial ability. Our financial strength is the product of our industrial strength.

If we can produce more of anything than we need to consume ourselves, we can sell it on credit, and just now it looks as though we could make a great deal more than we are prepared to consume by ourselves. Does anybody doubt that it would be better to have our industries running on products for Europe, than to have them shut down, and the workman vainly walking the streets for employment?

Of course I know the difficulties of the situation. I understand the difficulty of getting that unity and unanimity of effort among the people of a great nation which is required to accomplish such results. I only wish to emphasize that if the people of this country as a whole understood the importance of restoring the industries of Europe they would find the power to accomplish it. Does anybody doubt that we could have fought the war for another year if it had been necessary?

The Four G's

By ARTHUR FREDERICK SHELDON

THE fourth big G in most men's minds is made by them the first: it's GET.

How can I Get of gain? Yes; that's the question.

And strange to say, the minds of most men center on the Getting of the transient things that so soon pass away.

The thing we want to get is happiness—content.

We can't get that without material gain; and so we strive for that, imagining that if we get sufficiently supplied with money and the things that it will buy,

the problem of content will then be solved.

And this is true, provided that material things are not the only things possessed.

But if one gets material things in such a way that health and self-respect are sacrificed, or the respect of others lost, then that big thing we want to get is not attained, no matter how much is acquired.

The thing we all want to get is something back of self-respect, and love of fellow man, and health, and all abundant

gain in money, and the great big store of all material things that money buys as factors in content.

Would you be rich? Rich in the love of fellow man, and self-respect, and health, and all material things?

If so, seek riches of the unseen kind. Riches of head, and heart, and hand, and will.

Make your "Self" right.

Seek first that kingdom; and all these other things shall then be added unto you.

The Third Big G.

THE Getting is the last of the big G's. The Getting of the gain of love of fellow man, and self-respect, and health, and all material things, depends upon the greatness of the Gift you give to get the gain.

The giving out of Usefulness or Service is the Gift, which given, then enables him who gives, to get abundantly of love of fellow man, of self-respect, and health, and all material things.

Life is a sea—a ceaseless ebb and flow.

The Tide is Give and Take—the Giving of the Gift of Service; the Taking of the Get of Rich Reward.

The Giving is the Ebb. The Getting is the Flow.

A tide that never ebbed could never flow.

And any tide that would reserve its force in "going out," could not come in with force and power.

The elements in Service are but three—Right Quality, Right Quantity and Right Mode of Conduct. These three elements equal Service of the kind that satisfies and holds up confidence, and thus sustains relationships of those with whom one deals.

Then don't forget the third Big G—the Gift—if you would Get. It is the Cause of all the things you want or ever ought to want.

Take care of Causes; and Effects must follow as the heat must follow fire.

The Second Big G.

BUT there is another G which we must not forget.

The gift implies a Giver; and the

gift of Service, functioning in Q Q M, can be no greater than the Giver of that Gift.

Your Q Q M, or mine, or that of anyone, is but the river flowing from the spring of Power.

Man-Power is Cause, while Service Rendered is Effect.

Your storage battery is your spirit and your mind.

Your body is the instrument through which your power is given out; and thus converted into words and deeds. Your Will restrains your stored-up power; and also gives it out.

Man's gift in Q Q M, therefore, depends upon the Health—the wholeness, soundness of the head, the heart, the body and the will.

And let us not forget that, "as above" "so then below;" and "as the source, so then the stream."

The First Big G.

BUT whence the source from which the Giver gets the power he stores, that he may give it out again in Service, that he then may get?

This brings us to the final G; and that is God.

The final, yet the first—the great First Cause—the Source from which all comes.

And God is Life. And Life is Truth and Love. Or, put it this way: God is Spirit, as the Good Book says. Spirit is Life and Light is Truth and Love.

When there is Light and Warmth, then there is Love.

When there is Life, then Light and Warmth must be there too.

Where there is Cold and Darkness, there is Death.

Where Death is, there is Cold and Darkness.

And so then, would you get the Gain of Self-Respect, and Love of Fellow Man, and Health, and all Material Things?

Then store your battery of power, that you may give the Gift of Service.

Receive, receive, that you may store and store. Then Give and Give!

Open your mind and heart to God—

(Continued on page 20)

We Must Put Men Above Machinery

By W. ISLIP COLLYER

Economist and Educator, London, England

(Written Especially for the Business Philosopher)

ENGLAND does not yet realize how severely she has been wounded. There is too much disposition to blame the Government for ills which are the inevitable consequences of war. The country is like a man with a broken leg trying various kinds of pills and blaming these impotent nostrums for failing to cure him.

The supreme need of the hour is for plainer living and harder work, but almost every one seems determined to live more luxuriously and work less.

Never was there a time when the ethics of true business building were more urgently needed. We must get the spirit of service, or perish.

Happily there are signs that many in Great Britain are alive to the dangers of the situation and are working for better conditions.

There are many amongst the inarticulate workers who dimly perceive that there are certain laws of life deeper and stronger than any human conventions. Although such men play no part in clamorous discussions, they can be trusted to take the sane view and to make their power felt when there is threat of action which would lead to irreparable disaster.

In the past there has been an idle minority living on the labor of others and often completely failing even in the art of living. It should be obvious that we could never have a majority

of the people indolent and with servants to wait upon them. It is futile for toilers to dream of such conditions. The only rational course is that everyone should get to work in some useful capacity. We should soon repair the material damage caused by the war if everyone could be imbued with the spirit of service.

MAN Building—provision for the education of the workmen and women engaged in industry—is the most important question before the leaders of England today, in the opinion of Mr. Collyer, who has given years to the study of industrial conditions.

An idle minority, living upon the labor of others, can no longer be tolerated. It is more important to keep the minds and bodies of the workers in good condition than to keep the machinery in repair.

Mr. Collyer writes of conditions in England in 1921. What about similar conditions in this country?
—The Editor.

IT is certain that there can be no turning back to the old conditions. No man of decent feelings should desire to go back, for during the period of industrial prosperity which has been regarded by some business men as the zenith of British commercial activity, an appalling num-

ber of people lived under conditions which prohibited the possibility of even a normal physical development.

The toilers can never forget this ugly fact. They remember the old business doctrine of fifty years ago "there is no sentiment in business"—and they realize how thoroughly some firms lived down to their vile and grovelling theory.

We need not be surprised at a reaction from this low standard. It is deplorable but quite natural that unfairness in one generation should produce unfairness in the next. The only rational course is to go forward.

The masses have been educated enough to realize how badly their fathers and mothers were treated in

the past they must now be educated enough to understand some of the fundamentals of business and to take a measure of responsibility in harmony with their increased knowledge. This is indeed a matter of frightful urgency everywhere. When a crisis is reached so much depends on the attitude of the majority. If a sufficient number of men and women are to be found who are capable of taking a broad view of facts, they may avert disaster.

There is a grave tendency with the majority, to look upon the government as something apart. Even with a vote for every man and woman they would fail to see that the government was as democratic as it could be. Similarly they do not recognize the solid facts underlying industry and commerce. Thus with growing power there is a tendency to demand impossibilities and to become recklessly destructive when disappointed.

ONE of the most serious difficulties in the way of this development of education is the reluctance to spend money on that which is intangible. If a works manager needs to spend a few hundred pounds on repairing a machine, he would not think of asking permission before putting the work in hand. If however he sees an equally urgent need for staff training, he must not spend a shilling until he has the special consent of the directors. This is a purchase of something intangible.

In all probability some of the directors—not at all in touch with conditions—will refuse to sanction any expense on education. They do not realize that man power is more important than machine power and that human beings are very complex creatures.

I understand that in America there is a better recognition of the value of intangible forces and that a manager has the right to spend money on men as well as on machines. It is to be hoped that there will be a growing realization all over the world of the supreme importance of the human factor.

The experience of the last century

is a sufficient explanation of the failure to put man in his proper place.

It is a strange thought but I believe it is true that the times have been abnormal during our entire lives.

It is during the last century that machinery has so come to the front. There was practically no invention for a period of two thousand years. Then rather more than a century ago the latter day period of inventiveness began. The speed has been so great and machines for all purposes have been produced in such quick succession that there can be little wonder if their relative importance has been exaggerated.

BUSINESS men who have been quick to make use of the latest mechanical contrivances have flourished even though they have not made proper use of humanity.

Abnormal capacity for making good use of machinery in a time of abnormal mechanical development has covered their inefficiency in dealing with men.

We have again reached a turning point. Everyone in these days recognizes the necessity for using the best and most up to date machinery. The most capable of business men are beginning to perceive that they must show at least equal foresight and patience in dealing with their workers.

For many years it has been conceded that a manager must be free to make necessary expenditure in keeping his machines right. Every modern manager should be expected and required to be still more zealous in the repair and development of men and women.

If employers as a whole could be brought to recognize that the true education of their workers is even more important than the repairing and perfecting of their machines, a great improvement would be effected.

True education, graded according to individual capacity, would check the disposition on the part of labor to demand impossibilities and at the same time it would equip the nation for the task of recovering quickly from the strain and sacrifice of war.

Are You the Victim of Your Moods?

By *ORISON SWETT MARDEN*

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“‘**I** SUPPOSE you’ve come to tell me you don’t need me any more—to discharge me,’ said the head of one of my departments as I stepped into his office to consult him regarding some business matter.

“I stopped, astonished. This was a bolt out of a clear sky. The young fellow was bright and capable, I knew, but had suffered severe financial losses and had been in such a pessimistic mood for the past week or two as I have seldom seen any human being. He could see no light ahead; everything was black.

“‘On the contrary,’ I replied, ‘I have just been in to tell the treasurer to raise your salary.’ This was not true, but I made it true, because he needed it. And I advised him to quit going through life trying to make people think he was a failure. There was no reason in the world why he shouldn’t succeed if he tried hard enough.

“He is now in business for himself,” continued the narrator of this little story, “and is doing very well.”

THERE is nothing more fatal to efficiency, more insidiously demoralizing upon character than indulgence in blue, discouraged moods, in self-pity and self-distrust. Such weak indulgence, if allowed to become habitual, will unman the strongest, rob him of stamina, undermine the very foundations of his character.

The next time you feel as if the bottom had dropped out of everything and you are right up against it, don’t make matters worse by allowing yourself to get down into the dumps, to spend nights worrying and fretting and days anticipating evils ahead.

The man who can smile when things go wrong has a tremendous advantage

over the person whose courage collapses just as soon as he is in a hard place. The man who can smile and hang on when everything seems to go against him is made of winning material.

I have in mind a man who suffers so terribly from discouragement that his whole appearance is completely changed while under its influence. He does not look like the same man. He is absolutely unfitted to attend to business, and even his best friends avoid him. His whole appearance is that of intense mental suffering.

Now, all this is a deplorable waste of splendid energy which might be used for something worth while.

ISN’T it pathetic to see a strong, vigorous man, made to be a giant among the forces of the world, cowering, the abject slave of mental clouds which cast dark shadows over his life? Think of a man capable of leading hundreds of thousands of employees in a great enterprise—a man of achievement, born to do great things—lying around for days, the victim of the “blues,” in the clutch of mental enemies which he ought to be able to throttle in five minutes!

Everywhere we see people with great ambitions doing most ordinary things, simply because there are so many days when they do not “feel up to the mark,” or when they are discouraged or “blue.”

A man who is at the mercy of his disposition can never be a leader, a power among men.

I have a friend, a brilliant man, who would be capable of very great things, but for the fact that he is a slave to his moods. You never know just how to approach him. If he is in a good humor he will be optimistic and in for everything that marks progress. But when he is “blue,” or anything crosses

him, all his standards are down. He is pessimistic, everything is going to the dogs. He will oppose his partner in every suggestion that involves expenditure; he wants to cut down expenses, cut off advertising, discharge help—but the very next day, perhaps, if his mood has changed, he wants to pursue just the opposite course.

So he see-saws, always way up or way down—the slave of his treacherous disposition. If he gets a little discouraged, instead of resisting his mood and trying to overcome it, he succumbs to its influence and drops into the depths until his physical forces recuperate sufficiently to throw off the bondage, become positive, creative, productive, and he becomes normal, hopeful, and cheerful again.

STRONG characters will not allow themselves to be dictated to by their moods and feelings. They are not going to allow a little despondency to ruin their plans, destroy their programs. Their master minds will dominate the situation. The man with winning material in him just plows right through good days and bad days alike. He does his work, carries out his plans, whether he feels like it or not. After a while he forms the habit of conquering, the habit of winning, the habit of "feeling like it."

Discouragement colors the judgment. People will do all sorts of foolish things under the pressure of fear. I have known men who owned their own homes to sell property or do the most ridiculous things in order to raise money, because they were afraid they would come to grief in their business if they did not have it, when, as a matter of fact, there was no real cause for anxiety whatever.

When you are at your wits' end and do not know which way to turn, you are in danger, for you are in no condition to plan or to do the best thing. You should do your planning when you are cool and calm.

THE next time you feel jaded, discouraged, completely played out and "blue" you will probably find, if

Service Measure of Success

IT isn't the cut of the clothes that you wear,
Nor the stuff out of which they are made,
Though chosen with taste and fastidious care,
And it isn't the price that you paid;
It isn't the size of your pile in the bank,
Nor the number of acres you own,
It isn't a question of prestige or rank,
Nor of sinew and muscle and bone;
It isn't the servants that come at your call,
It isn't the things you possess,
Whether many or little—or nothing at all,
It's Service that measures success.

It isn't a question of name or of length
Of an ancestral pedigree,
Nor a question of mental vigor and strength,
Nor a question of social degree;
It isn't a question of city or town,
Nor a question of doctrine or creed,
It isn't a question of fame or renown,
Nor a question of valorous deed;
But he who makes somebody happy each day,
And he who gives heed to distress,
Will find satisfaction the richest of pay,
For it's Service that measures success.

—*Boys Life.*

you look for the reason, that your condition is largely due to exhausted vitality, either from overwork, over-eating, or violating in some way the laws of health in some way.

You should try to get into the most interesting social environment possible, or seek some innocent amusement that will make you laugh and cheer you up. Some people find this refreshment in their own home romping with the children; others at the theatre, in pleasant conversation, or in burying themselves in a cheerful, inspiring book.

The country is a wonderful refresher and healer of our woes. An hour's walk abroad under the open heaven after an exhausting, perplexing soul-harrowing day's work, will often completely change one's whole outlook upon life.

Seek the method of changing your mental attitude which is best suited to you, and you will be surprised to find the poison of fatigue fully neutralized, the whole atmosphere of your discouraged thought changed, and you will soon feel like a new person.

Keeping Step With the Times

Man Power

By HARRY NEWMAN TOLLES

Vice President, The Sheldon School, Chicago, Ill.

(Being the Fourth in a series of Four Articles)

AT NIAGARA last summer two employers were watching that tremendous water fall. One remarked to the other:

"That is the greatest power in the world, and it is going to waste."

The second replied: "No, that is not the greatest power in the world. Man power is greater than water power, for man power can harness the water power."

"You are right! You know, I am supporting four scholarships in four Universities to encourage young men to study the conservation of the raw material in my manufacturing business."

The second gentleman asked: "What percentage of your raw material goes into the cost of your product?"

"Roughly, about twenty per cent."

"What percentage is chargeable to your pay roll?"

"Roughly, about eighty per cent."

"And yet you call yourself a good business man when you spend the cost of four scholarships on twenty per cent of your business, but you say you are spending no money on the big item—for the development of the human element in your business."

GREATER attention must be given to the man power item. The human machine is vastly more important than mechanics. The road to business building lies in the direction of the development of man power.

In any manufacturing plant, or community the interests of any individual concern rest absolutely upon the success of its component units.

In the discussion of this general topic, "keeping step with the times," we have seen that we must learn, first, to cooperate; second, that co-operation depends upon organization; third that organization depends upon the success

of the units; fourth, that human success depends upon natural law; fifth, that the greatest law that operates in human relationships is the Law of Service; sixth, that if we are to serve well we must understand the other fellow better.

And now we come to the foundation of the whole matter. If we are to serve others better we ourselves must increase our own man power. This, like charity, begins at home.

Tennyson gives us a formula for man power when he says: "Self knowledge. Self reverence. Self control. These three alone lead to sovereign power."

If we would then become supreme in the power to serve others we must, first, know ourselves. When we thoroughly know ourselves, we will know the other fellow better; for in the last analysis, we are all of us made of the same kind of clay.

SECOND, we must reverence ourselves. When we rightly reverence ourselves we will then reverence the other fellow. "To thine own self be true, and it shall follow as the night the day, then thou canst not be false to any man."

We may have self knowledge and self reverence, but Tennyson points out a third necessity, and that is self-control. The man who knows how to control himself will be able to control the other fellow.

In the light of the Sheldonic philosophy, we say that self knowledge is an intellectual matter which leads to Ability. Ability is the result of the development of observation, concentration, memory, imagination, judgment and reason.

Put in the form of tenses, the intellectual mind is thinking; that is the workshop of the mind. The past tense is remembering; that is the store house

of the mind. While the future tense is imagining; that is the architect's room where the planning is done.

The road to progress starts with imagination. New methods for the meeting of objections in salesmanship or obstacles in business and community life require constructive imagination. We then go to the store house of the memory and gather material, assemble it in the thinking workshop where our judgments and ideas are phrased into sentences, written or oral, which we pass to the other fellow in the form of selling talks.

HERE is a little poem on the subject of thinking which has helped me:

If you think you are beaten you are,
If you think you dare not, you don't.
If you'd like to win, but think you can't,
It's almost a cinch you won't.
If you think you'll lose, you're lost,
For out in the world we find
Success begins with a fellow's will,
It's all in the state of mind.

If you think you're outclassed, you are
You've got to think high to rise,
You've got to be sure of yourself before
You can ever win a prize.
Life's battles don't always go
To the stronger or faster man;
But soon or late the man who wins
Is the man who thinks he can.

Self reverence is a matter of the feelings. When such qualities as faith, courage, loyalty, honesty, enthusiasm, etc., are developed, we have the man of reli-A-bility. Mr. Sheldon has so well said that the greatest A-bility is reli-A-bility.

Self control is a volitional matter and comes from the development of decision, activity, initiative, dispatch, perseverance, punctuality, etc. And from these we get the man of action. There are so many people in life who are intellectual giants and as reliable as Abe Lincoln, but because of weak wills they never get anywhere.

THERE are multitudes of people who have wish-bones where their backbones ought to be; they wish for success but they have not the backbone to stand up and command the success to which they so much desire.

In this dynamic age we need men of action. But there are so many who are just beginning to get ready to get started to go to do something (about the time) the whistle blows.

But even on the basis of Tennyson's definition we would fail unless we were physically fit. We may have self knowledge, self reverence and self control; but if we lack the physical endurance to put our intellectual, volitional and spiritual man power into performance, we will never get anywhere.

The profit side of the ledger of business goes down after three o'clock in the afternoon. Do you know that there are more mistakes made in industry after Thursday in the week, than before Thursday? There is no sound thinking in a diseased body. If you don't believe that, think of the time you had that toothache. How many "Poems to Spring" could you compose while that tooth was aching? It can't be done.

Professor James, of Harvard, points out that the average man uses only approximately twenty-five per cent of his physical possibilities. In other words, seventy-five per cent of the average man, physically, is unused or abused.

There are nine things necessary to keep ourselves physically fit. We are doing these nine things all of the time; but are we doing them rightly? Isn't it a fact that many of us are digging our graves with our teeth and don't know it? Many of us are sitting on our livers and standing on our stomachs and don't know it. Many of us breathe backwards unconsciously. We need the ability to get in the game and stay in the game as healthy animals.

SOMEONE has said, "give me a child to educate until he is seven, and you can have him for the rest of his life." I say if you will give me the first fifteen minutes of any man's day I will change many a failure day into a successful day. Let us illustrate.

Here is a fellow who sleeps in a poorly ventilated room, all doubled up in bed. He is called for breakfast

but turns over and takes another snooze. After being called several times he pulls himself out of bed, dashes a little cold water in his face and goes down to breakfast with a growl and a grouch. He bawls out his wife, he slaps the kids and cuffs the cat. Everything is wrong; the mush has no salt. He goes to business with that growl and that grouch. Is it any wonder that he does not succeed?

Take the same fellow, put him in a well ventilated room. Instead of pulling himself out of bed, he springs out. But before he gets up, he thinks of the opportunities of the day; he thinks happy, optimistic, constructive thoughts as to how he can make this day a day of service. He goes to the bath room, washes himself inside and out, and then exercises until he starts the blood tingling to the very fingertips of his entire anatomy; and all the time he is whistling a tune.

He goes down to breakfast. Opposite him sits the one whom he has promised (we have changed it now) to love, honor and obey. He sees the rosy tints in her cheeks this morning. How beautiful she is! Why? Because he has red wholesome blood in his brain he sees the best in her. To be sure there is no salt in the mush, but it is a change and he tells her now much better he likes it without salt this morning. He talks with the children and sends them off happily to school; and as he goes out the door he strokes puss's tail, goes to his business with a smile; and then another smiles, and another, and then there are miles and miles of smiles.

The day is a success because he is physically fit. Too much stress can not be laid on the subject of physical fitness.

YOU and I are known by our weak qualities and not by our strong ones. Think of someone you know well; we say: "Bill is all right *but*"—and we think of the time that he fell down. Or, "Charlie would be all right *if*"—and we think of his shortcomings. That man who lost his job last week did not lose it because of his

strong qualities, but because of his weak ones. To be successful we must have the all around well developed man of Ability, Reliability, Endurance and Action.

Over our educational institutions we have had the slogan, "Knowledge is Power." This is only a half truth; and someone has suggested that a half truth is a whole lie. Knowledge is not power until it is applied; and so man-power amounts to nothing until it is applied in service to someone else.

A Quaker down in Philadelphia said to his son:

"Nathan, it is not what thee eats that makes thee fat, it is what thee digests; it is not what thee reads that makes thee wise, but what thee remembers."

We might go one step farther and say it is not what you know but what you do with what you know that really counts in life.

THEN again we must not be satisfied to depend upon the mental food that we consumed during our school-boy days. We can not live on that food any more than the body can live on last week's bread. Some one said: "Do not be ashamed to admit you are green because when you are green you are growing; it's only when you get ripe that you get rotten."

We must keep those God-given qualities in a healthy, growing condition. There are only two ways to do that; namely, to feed the qualities on wholesome, nutritious food and then exercise those qualities. Proper food and proper exercise can not help but develop the qualities of memory, judgment, tact, loyalty and enthusiasm any more than food and exercise can not help but develop the muscles of the arm.

The real big job that you and I have is to promote understandings. My problem is to understand you and at the same time to get you to understand me. As soon as misunderstandings come between the man and his wife the divorce court starts its work; when misunderstandings come between the employer and the employee, the em-

ployee is on a toboggan and the toboggan is greased; when misunderstandings come between the customer and the house, the customer hunts another house.

THOMAS BRACKEN gives us this thought in a beautifully expressed poem.

Not understood, we move asunder,
Our paths grow wider as the seasons creep
Along the years. We marvel and we wonder
Why life is life, and then we go to sleep—
Not Understood.

Not Understood, we gather false impressions
And hug them closer as the years go by,
'Till virtue oft seems to us transgression
And thus men rise and fall and live and die—
Not Understood.

Not Understood, poor souls with stunted vision
Oft measure giants by their narrow gauge;
The poisoned shafts of falsehood and derision
Are oft impelled 'gainst those who mold
the age—
Not Understood.

Not Understood, we make so much of trifles;
The thoughtless sentence or the fancied slight
Has oft destroyed a friendship years in
making
And on our souls there falls a chilling
blight—
Not Understood.

Not Understood, how many breasts are aching
For words of sympathy. Ah! yes, today
How many hungry hearts are breaking,
How many noble spirits pass away—
Not Understood.

Oh God, if men could see a little clearer
Or judge less harshly when they cannot see;
Oh God, if men would draw a little nearer
To one another, they'd be nearer then to
Thee—
And Understood.

THE FOUR G'S

(Continued from page 12)

to Light and Warmth—to Truth and Love.

'Tis then, man gets of power. He then can give of Service.

'Tis thus he gets of things worthwhile.

Life is an arrow—therefore you must know
What mark to aim at, how to use the bow—
Then draw it to the head, and let it go!

Work—and Success

DANIEL WEBSTER said: "Work is the panacea for every heartache, every ill, every discouragement. Thru it success comes."

HENRY WARD BEECHER added: "Work or starve is nature's motto, and it is written on the stars and sod alike—starve mentally, starve morally, starve physically. It is an inexorable law of nature that whatever is not used, dies. 'Nothing for nothing' is her maxim. If we are idle and shiftless by choice, we shall be nerveless and powerless by necessity."

SIR WALTER SCOTT believed in work. He rose at four each morning and worked 15 hours. He wrote the "Waverly Novels" at the rate of 12 volumes a year. He averaged a volume every two months during his whole working life.

RANDOLPH wrote: "Most people look upon poverty as bad fortune, and forget that it has ever been the priceless spur in nearly all great achievements, all down the ages."

"NOT so very long to do the work itself," said Raphael, when asked the time required to paint a cottage scene with an old woman trying to thread a needle near the open door, "but it took me 20 years to get that pose of the figure, and to correctly represent that sunlight coming in at the door."

LONGFELLOW wrote to a young man: "The talent of success is nothing more than doing what you can do well, and doing well whatever you do, without a thought of fame."

"MANKIND worships success," said H. M. Field, "but thinks too little of the means by which it is obtained—what days and nights of watching and weariness."

SOPHOCLES said: "Heaven never helps the man who will not act, and by acting, work."

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Selling Profession Demands Real Culture

By WM. T. GOFFE

Vice President The International Business Society for Oklahoma

IT is said that one must get a varied perspective of things and conditions, in order to be able to properly appraise them.

We all know that this is true; at least as it applies individually from those nearest us in our daily lives—and too often the individual is compelled to recognize the fact that, "familiarity" does "breed contempt."

Mr. Honest (?) Dollar, is mostly the spy-glass which reveals the commonplace estimate gained and expressed of us and our affairs, and contrarily to the supposed power of that individual to measure true values, it is a fact that he seldom does. His estimates are nearly always fictitious.

Is it because "Honest (?) Dollar," panoplied, booted and spurred, as he always seems to be for the field of trade and commerce, and the struggles therein in the interest of brotherhood and justice and loyalty to the good and virtuous and worthy, sees into the hearts of we poor strugglers, and knows how untrustworthy we are? Or, is it because H. D. is himself a pretender, a coward and weakling as well as a consummate egotist?

Close observation tends to prove that the real "honest dollar" is a myth. Not that all dollars are secured by and through chicanery and fraud, downright theft, or even worst of all through "profiteering," no; but that the spirit and motive characterizing it, are dishonest. It breeds an atmosphere of dread and suspicion and conquest at any cost, so often that, its character is frankly conceded to be, even by its most loving devotees, much "off color" when regarded from the viewpoint of the *cultural* processes, that ought to prevail in the business world.

YES, more than seventy-five per cent of business managers, even in this enlightened age, are disposed—in most instances sub-consciously so—

to grade their institutions very much after the custom society has had for generations of grading the callings, setting aside law and medicine and theology and physics and pedagogy, and ranking them as the "learned professions," quite regardless of the fact that, these same are primarily followed and practiced as means of acquiring livelihood. And that's no disgrace either.

Yet it seems interesting, if not amusing, to see manufacturers and wholesalers and men conducting great retail emporiums, ranking their planning division, their executive division, their accounting division, and buying or making division, as superior in importance to their distributing division. The president, the vice-president, the treasurer, the cashier or secretary; or even sales-manager, sounds so much grander than commonplace "old salesman."

It has become customary for people to regard the concept Selling very much as they do that of bookkeeping, or stenography, or a trade of any sort, simply as a system of procedure to be learned and applied for immediate return in dollars.

This should not be so. The trouble is that men and women have not yet gotten a proper perspective of the Profession of Selling, or of business, which, rightly defined, is the profession upon which is based the practice of Persuasion; the only *universal* calling to which men and women are devoted.

THUS, this study, properly regarded and taught, assumes at once for the best results to the student of it, an atmosphere of *culture*, instead of mere instruction as to ways and means to oftenest secure the cash or the order for goods. The study of the science and art of Distribution—Selling—is essentially then, *cultural* first of all.

And, as Right always does prevail

in the long run, we may depend upon it that the business world will come to be regarded by men and women in its embrace, as a realm of culture, where now they more or less look upon it as a grab-game—"getting while the getting is good."

Indeed, it will be wisdom on the part of the "professionals" of society at large to begin practicing looking to their laurels with no delay for their brother, the Professional Business Man, is right now due to arrive.

And why not, when it is considered that literally thousands upon thousands of men and women actively engaged in the commercial calling are and have been qualifying for success in it through the scientific cultivation and development of those faculties and qualities of the whole man and woman that make for merit, mentally, morally, physically and volitionally?

And, this aspect it is, that warrants thinking folks who love their land and race with a consummate affection in believing and expecting that all our national wrinkles and facial furrows and humps are to be ironed out and eliminated.

Our world then will be what it ought to be, when the greatest element amongst us—the business, commercial, manufacturing and distributing element—grows into a compact *cultured* body.

The so-called "learned professions," will then become more "learned" than ever, as those who practice them come to a fuller consciousness that "there are others," and that those "others" dominate the world actually, as they always have potentially.

Then will the great business world be seen, as it were, swinging in a atmosphere of culture.

Kindness Versus Cruelty

By JESSE M. EMERSON

THE world lacks joy because at the center the man is joyless. Man has largely lost the power, through impaired physical organism, in the full sense, of experiencing or expressing great joy.

Physical man is but a single small expression of the universe. At the center of the universe is joy, which radiates outward in harmonic rhythm and creative love. If man but obeyed the laws of his environment, he would, both consciously and unconsciously, outwardly and inwardly, express joy. Human love is the music of the spheres, playing through a coordinated physical organism. All visible space is fairly bursting with evidence of this, in an endless profusion of creative work, all in eternal combination of perpetual birth-giving, endless in variety and form, from the granite ledge of a million tons to the delicate tracing in the wing of a katydid.

From the sea that outspans continents, to the single cell of life, preparing

to burst forth into expression, in endless variety, in bewildering profusion of form and beauty.

Is not all this sufficient to woo us from the pitifully small center of self? Shall we not be tempted to reach out for a breath from the Infinite?

Is it not a pathetic paradox, that we should still adhere to the limited prison-cell of human misconception, when we have but to ask and it will be given to us? To humbly seek, to find our Father's house? We have not far to go, for we are ever in it, surrounded with loving and beneficent ministrations.

Come out, little man, from thy limited personal concepts, open thine eye to the stars and attune thine ear to the music of the spheres and thou shalt learn that all this is in thee and that thou art a part of All.

Let us expand our minds to the truth that basic development and vital growth can only be attained through the uninterrupted inflowing of the Great Without into the Great Within.—*Now.*

Signs of the Times

Discussed or Commented Upon from a More or Less Personal Viewpoint
By ARTHUR J. FORBES

IN THE February number of this magazine Mr. Arthur Frederick Sheldon, the editor, based his editorial, *The Greatest Element in Man-power*, upon a book written by Jos. Appel, who has been for many years one of the executives of the John Wanamaker stores.

Here are two letters which were incited by that editorial. The first is written by Mr. Appel to Mr. Sheldon and the second is Mr. Sheldon's reply.

These letters throw so much light upon the new attitude of thoughtful men toward business problems, that they are both given herewith:

JOHN WANAMAKER NEW YORK

Office of Joseph H. Appel

March 3, 1921.

Mr. Arthur F. Sheldon,
The International Business Science Society,
1616-17 Aeolian Bldg., 33 W. 42 St.,
New York City.

Dear Mr. Sheldon: I feel quite humble in face of your high endorsement of my book. It received good press notices when published, but I value your judgment so highly because of your *inner* outlook on business affairs. Incidentally, it was well worth while writing the book, if for no other reason than to inspire your splendid editorial.

How foolish it is not to include God in the equation of business! How foolish it is to think that business is the end instead of the means! Why, all that man builds materially sooner or later crumbles away. But that, which he gains spiritually in the material building, lives forever. The soul of business is the only thing that endures, just as the soul of man is the only thing that endures.

To me business is just the great experience through which we go to learn to develop ourselves—the Self with a capital S—in unity with and for the good of the whole of life—God's life, which is all there is. This is the function of business. This is why business, when rightly understood, will eventually advance man spiritually to a greater degree than will the church or the school. But the church and the school coming into business, making religion and education practical, will help immensely in the great work.

I am delighted with *The Business Philosopher*. I had not seen it in recent years. Apart from getting in touch again with you and your writings it is good to meet again with such good friends as J. C. Penney, Dr. Marden, Mr. Tolles and Eugene Del Mar. I enjoyed also Mr. Robert B. Wolf's article on Mr. Polakov's new theory. I had read his article, I think, in the *New York Times*, a few weeks ago. You told me of this theory and of Mr. Wolf and seeing his article a little later I cut it out and saved it.

I am much interested also in Dr. Frazer Hood's views. When a scientist, astronomer and psychologist, takes up the spiritual side of our affairs so strongly it shows the trend of the times.

The entire number of *The Philosopher* is on a high plane, quite unusual among magazines. I heartily congratulate you on the great advance and uplift of your big work.

I shall follow future issues of your magazine and of your own work with sympathetic and, I hope, encouraging understanding. Having lost touch with you, as I have said, I am immediately sending in my subscription for *The Philosopher*.

With kind thoughts, sincerely,

JOSEPH H. APPEL.

☐ ☐ ☐

Mr. Sheldon's reply follows:

March 5, 1921.

Mr. Joseph H. Appel,
c-o John Wanamaker,
New York City.

My Dear Mr. Appel: I feel very grateful for your good letter of March 3. I am taking the liberty of sending this letter to the headquarters of our magazine, and would appreciate the privilege of publishing it.

I cannot begin to tell you how gratifying it is to see men so prominently identified with commerce as you are taking such a fearless stand on behalf of your championship of spiritual truth in business.

For a long time, man, in the spiral of evolution, in which he is climbing, believed that Man Power consisted of physical strength. He acted upon that belief, and with the full endorsement of conventional and even national man-made law.

In the days of the barons, when knights were, indeed, economically as well as otherwise bold, possession was fully nine-tenths in the eyes of the law; and the strongest, physically, prevailed.

In the next great round of the spiral evolution of man, intelligence or mental power

was considered the prime element of Man Power. No longer was robbery through physical force legitimate in the eyes of man-made law; but mental might was quite all right. These, as you so well know, were the days of the ruling power of the maxim of "Caveat Emptor," or "Let the Buyer Beware." In these days business was barter; and man falsely believed that the sole object of Commerce and Industry was to make money. Wits made for wealth or supposed wealth; and material acquisition through the exercise of mental strength in trade transactions, even at the expense of the other fellow, was looked upon as being quite all right.

The last few years have witnessed a gradual change in this respect, and the doctrine of "Let the Buyer Beware" has gradually given place to the spirit of the slogan of "Let the Seller Beware."

Gradually the whole commercial world is coming to see the fact that Right is the only safe path to Might, commercially and industrially, as well as in every other way.

It is apparent to anyone who really thinks, that we are just now in the gray of the early dawn of the morning of the day when spiritual power will be recognized as the only real and lasting power and that it very greatly outweighs both intellectual and physical power as an element of importance in Man-Power, industrially, commercially or any other way.

If the "heart" of man is all right, the head is bound to become right; and then the hand, symbolizing the physical organism, will do its work well as an expression of the spiritual and intellectual power.

The heart, using that term, of course, in its symbolic sense as symbolizing the spiritual nature of man, is undoubtedly the core of his being, containing the only seeds of real power.

It seems to me that it is important to all concerned that all who see this simple fundamental fact should do their best to spread an understanding of the truth.

And how true it is that the spiritual nature functions in love of three basic things, namely, The Good, The True and The Beautiful.

If any individual loves truth well enough, the evolution of his intellectual life will take care of itself.

His love for wisdom, which is the spiritual force, impels him on and on in his acquisition of knowledge, which ripens into learning, and the learning into wisdom, thus begetting enlightenment of the intellectual life.

Unless, however, the desire for knowledge is awakened in his heart, it makes but little difference how much the schoolroom has packed into his head, he will never become thoroughly enlightened intellectually.

If this logic is correct, then the important thing in the matter of the evolution of what the world had been pleased to call the efficiency of the individual lies in spiritual awakening far more than in intellectual awakening. It seems to me that this fundamental fact has

been very largely overlooked, and by almost all systems of education.

I am glad, indeed, that the Business Philosopher in its present form has met with your thorough approval. I feel that my editorial associates, Mr. Hanson and Mr. Forbes, are doing most excellent work; and I know it will be very gratifying to them to receive your letter of approval.

Yours sincerely,

A. F. SHELDON.

■ ■ ■

THE editors of THE BUSINESS PHILOSOPHER are delighted to be able to present to their readers this month an article by Gerrit A. Beneker upon Art—Its Value in Community Development.

Mr. Beneker is a well-known artist, whose paintings have been shown in many of the leading art galleries in this country, but he is more than an artist. He is a member of the Industrial Relations Advisory Board of the Hydraulic Steel Company of Cleveland, Ohio, and in that position has been able to do a great work in bringing about an understanding between the management and the workers in the great plants of that company.

In his youth he was a worker in a large industrial plant. He knows men and has dedicated his life work to the building of men. In sending his article to THE BUSINESS PHILOSOPHER, he said:

"It is my privilege here in these pages to paint for my readers a picture in words—a picture, the title of which is "Art," and, inasmuch as Art reflects and enriches life, it is a picture of Art in its relation to the life and growth of the individual and of individuals together in all kinds of organizations, domestic, industrial, religious, economic, social, civic, national, and international, particularly the community.

"That my readers may agree with me I do not ask. But I do ask that for the time being we put aside any and all preconceived ideas which we may hold and with open minds let us think together."

The editors believe that those who read Mr. Beneker's article will get a new conception of the value of art in community development, and they will also get a conception of some of

the things that we can all do toward bringing about a better feeling between capital and labor.

■ ■ ■

WE are hearing more and more about the Golden Rule in business. President Harding, in his last address in his home town before leaving for Washington, said:

"If you can blend in your lives the consciousness of service, you have wrought the greatest thing in the world," and service is carrying out the Golden Rule in our everyday lives and in business.

Here is a suggestion that comes to THE BUSINESS PHILOSOPHER from Mr. Winslow Russell, Vice President of the Phoenix Mutual Life Insurance Company of Hartford, Conn.

"My belief is that the various drives, which have been held during the past few years, point to some lessons, which when applied in one other direction might fill one of the needs of this whole business world of ours.

"I wish that we might have a day or a week set aside when the thoughts of business and working people throughout this great country could for one day or for one week be riveted upon the Golden Rule. I would call such a day or such a week 'Golden Rule Day' or 'Golden Rule Week'. I would hang in the window of every home and in the window of every store and factory a motto something like this. 'This is Golden Rule Week; we propose to conduct the affairs of this house during this week upon the basis of the Golden Rule.'

"American business, due to the pressure of the war, has drifted away from some of these simple principles of earlier times, I fear.

"There is a certain psychology in centering our thoughts for a given day or week upon a great principle, which will come nearer to solving our great economic problems than any other.

"You might say, 'Why not do this for 365 days, during the year?' It is absolutely sound in theory, but we

know the psychology of the drive for riveting our attention for a given period upon a specific thing, which slips by us if it is before us all the time.

"Why not advocate in THE BUSINESS PHILOSOPHER a 'Golden Rule Day' or 'Golden Rule Week' and watch it grow?"

"Just think what would happen in America, if for one whole week of seven complete days a great majority of the people should, in every transaction, stop a moment before they entered into it and think of conducting that particular piece of effort to its finish on the basis of treating everybody involved exactly as they themselves would like to be treated?"

"What a revolution it would bring about in this country!"

■ ■ ■

IT is noticeable, that while business conditions cannot generally be said to be greatly improved as compared with conditions sixty days ago, that business men who have a broad vision of economic problems are expressing a greater feeling of confidence as the weeks go by.

Here is an expression from Thomas J. Quinn, who is secretary of the W. F. Potts Sons Company, Inc., of Philadelphia, Pa. In a recent address in his home city, Mr. Quinn said:

"The year 1920 started in a flame of speculative enthusiasm and optimism. It ended, for many, in depression and disappointment. However, what happened is just what everyone, who gave it any thought, knew must happen some time. The outlook is rich in promise.

"We have all the elementary adjuncts of prosperity. We have more bushels of wheat and corn, more bales of cotton, as many acres of land as ever, and it is just as productive as ever.

"Money is not wealth—it is a medium of exchange and we are richer now rather than poorer, because our money will buy us more than it did a year ago. If we will but rid ourselves of such delusions, as to what constitutes wealth, the history of 1921 should be the reverse of 1920.

A Book That Has Influenced Thousands

MR. GRACE M. BROWN a few years ago wrote a remarkable book. It has influenced the lives of thousands who have read it. Mrs. Brown is a student of the deeper things of life. She was for a number of years editor of *The Essene* and has written for a number of other magazines. Her home is in Denver, Colorado.

The book to which this little article has reference is "TODAY." It is compilation of her thoughts on life and its meaning, arranged in short paragraphs, one little essay for each day in the year. Each paragraph is a gem of pure reasoning.

In the introduction Mrs. Brown explains why she compiles these lessons in the art of living. She says:

Foreword

IN this day of transcendentalism and intense demand, with its rapid response, the heart sometimes longs for simple statements of facts apart from consecutive philosophy or accepted creeds.

We cannot ignore what may seem to us to be the lesser things of life, if we do, they very soon accumulate and rise in their co-operative might to overwhelm us.

Possibly common sense is an old fashioned virtue but it helps mightily in holding us close to the earth home while we are unfolding toward the consciousness of our universal position and its attendant power.

So it occurs to me that it will be an acceptable aid to students of truth and to lovers of life in its daily necessity, to have this book with its word for a moment which may suggest the cheer thought for the day.

There have been many days of physical rebellion and many days of mental unrest, but today is the day of that great spiritual awakening wherein a world is entering its birthright of consciousness and freeing itself from all religious dictatorship and claiming its right to know God directly for itself.

Therein rests the glory of living, and no soul is so frail and so humble but that it can do its part in the ultimate interblending of humanity with divinity.

And we only want to do our part—you can not live my life and I can not live yours. You can not judge my life nor shall I interfere with yours, but we can help each other and love each other and let the soul shine of us radiate so clearly that the whole race may feel its vivifying force.

Truly, men are coming into their realm of angelhood which is nothing more nor less than the right angle of his relation to God.

Then he shall know that only the real of himself can live—only the truth of him can endure—only the God-man has any place today and all the burdens which he has assumed, all his sorrow and sin, all his poverty and woe, all his sickness and death shall be laid upon the universal law of his own creating and be dissolved therein.

Come my brothers and sisters, let us declare for the word of truth which frees the race from all that binds it down.

Let us think and speak in the spirit of love and then let us act in the spirit of wisdom.

And above all let us use our common sense and keep our feet firmly founded upon the earth that in our transcendental desires we may be balanced in our every-day work which is the pathway, that shall lead us to fulfillment of those desires.

STILL other thousands would have been influenced by this little book if it had ever been placed on general sale at book stores, but although it was printed several years ago, it has only had a limited sale from Mrs. Brown's own home. In order that readers of this magazine may have an opportunity of reading it, *The Business Philosopher* has prevailed upon Mrs. Brown to permit us to accept orders for "TODAY." You may have a copy post paid, bound in limp black leather, for \$2.00. You will receive the book within a few days after we receive your order. May we send you a copy?

THE BUSINESS PHILOSOPHER

Book Department, Room 1517 Union & Planters Bank,
MEMPHIS, TENN.

Profit and Service

By WARREN S. BLAUVELT

President, Indiana Coke and Gas Company, Terre Haute, Indiana

(Digested from an Address to The Rotary Club of Grand Rapids, Michigan)

NO TRUE Rotarian will question the truth of our slogan "He profits most who serves best" provided the word "profits" is defined to include spiritual gain as well as material gain, giving to each its relative, eternal value.

Spiritual gains, both to the individual and society, are of vastly more permanent value than material gains. The "imponderables," which the Imperial Germany of Bismark, Kaiser Wilhelm and Admiral Von Tirpitz, neither possessed nor valued, were proven by the war to be more important than the material possessions and preparations upon which they staked their all.

If, however, the term "profits" is to be limited to the ordinary use of the term by the business man in his financial statements and by the government in collecting taxes, our slogan is an expression of hope rather than a statement of fact. In a rightly ordered world, profits in the strictly material sense would be directly proportioned to the value of the service rendered. It is especially the duty and the privilege of every Rotarian to face facts fearlessly, analyze conditions accurately, and then act to so change existing politico-economic conditions that the Rotary slogan will become a statement of fact when applied to material profits, as it always has been when applied to spiritual benefits.

Our motto now bears the same relation to the actual facts of business life that the preamble does to the Constitution, and Lincoln's immortal words about "government of the people, for the people and by the people" bear to the actual politico-economic environment established by our laws, and that the Sermon on the Mount bears to the social environment which professed followers of the Nazarene Prophet maintain.

We have heard much of profiteering by certain classes of business

men and of wage earners engaged in numerous occupations; and there is some truth in these charges. They give the lie to our slogan; for profiteering is exacting a profit in excess of the value of the service rendered.

That we have not succeeded completely in establishing justice, in promoting domestic tranquility and in securing for ourselves and our posterity *all* the blessings of liberty, is obvious to every reader of the newspapers; and that our conduct is not in perfect harmony with the Golden Rule needs no demonstration.

Shall we then say that the principles of the Rotary Club, of the American Government and of Christianity have failed? No! They have not been fairly tried. The real difficulty is that we are all tinctured with the I. W. W. fallacy that we can overcome the ills from which we suffer, by direct action against them. The principal difference between the I. W. W. program and our own is one of method rather than of philosophy, and is traceable to our relative positions.

We legislate against evils which oppress us, but generally we fail to materially reduce them, or else cause more serious difficulties than those which we remove. The I. W. W. leader has sense enough to see that our methods are a failure and then he jumps to the wrong conclusion that the ills from which the proletariat suffers can only be overcome by overturning the government. Then in turn, we with equal folly, pass more stringent laws against Bolshevik agitators, but do nothing to remove the causes which are turning increasing numbers of useful workers into revolutionary outlaws.

THE many avoidable evils from which we suffer, and they are more serious than those which are inevitable, arise from two causes—our character and our laws. Now while it is true that our laws

reflect the character of our people, it is equally true that the character of our people, as evidenced by their acts, is very largely determined by the legal environment in which they live and act.

We all act in harmony with the fundamental law of human nature that men strive to satisfy their desires by the method which seems to them least repugnant. Wise laws would establish an environment in which normal men could more easily satisfy legitimate desires by performing useful services for their fellows than by hindering others from performing such service.

TO PROCURE during his working career, an income sufficient for himself and dependents and a surplus, to provide a competency for his dependents and for old age is a legitimate desire of the normal man.

There are two ways in which such an ambition may be achieved. He can produce it by his own effort or he can acquire it from those who do produce it. Wealth may be secured by employing the economic means, i. e., productive labor, or by using the political means which give some the legal right to exact toll from the labors of their fellows, without rendering any service. So long as our laws make it easier for the shrewd man to acquire wealth lawfully from the productive labor of his fellows than by his own productive labor, the Rotary slogan will remain an unrealized ideal. That this condition still exists may be illustrated in almost any industry.

During the decade ending in 1914 few of the merchant producers of bituminous coal made any profit; probably accurate records would show that the majority of operations were actually conducted at a loss during this period. In the production of coal these operators were performing a useful service. Yet, during this same period, undeveloped coal lands in the vicinity of operating mines were generally trebled in price. Who profited most, the operator who assumed the hazard of opening a mine, investing large sums in machinery and tipples and who performed the useful service of supplying railroads, industries and households with

coal, or the speculator who owned without producing or rendering any other conceivable service?

IN THE recent investigation of the anthracite industry, it was brought out that a considerable tonnage of coal was being sold at an actual loss by the producers, but that royalties varying from twenty-five cents to one dollar per ton were being paid to the heirs of former owners of farms and wild lands from which the coal was being mined. Who performed the service, the operators who suffered a loss, or the heirs who received the royalties?

In the iron industry a similar condition prevails. In hearings at Washington, it was brought out clearly that a considerable tonnage of iron ore which was needed for the prosecution of the war was being sold at a loss; yet royalties of twenty-five cents per ton and upward were collected. Who performed the service, the iron-ore producers or the land owners who took the profits?

The productive industries of Detroit have grown marvelously during the past twenty years, attracting a rapidly growing population of workers. These industries have been generally prosperous, but the average profits from all productive industries have been less, per dollar invested, than the average profits accruing to the original landowners during the same period. Who served best, the men engaged in the productive industries, owners and workers, or the land owners who got the sure profits and assumed none of the risks of industry?

DURING the decade before the war, we were constantly hearing that farming was unprofitable. That this was reasonably true was borne out by an investigation carried on by the Department of Agriculture, yet during this same period farm lands increased notably in price. Which was the service function, the relatively unprofitable production of wheat, corn, cotton and wool, or the highly profitable ownership of farm lands?

A leading merchant in one of our largest cities told me not long since, that had

his firm, which for some thirty years had successfully conducted a very large business, invested their money in the site occupied by their store, had assumed none of the hazards inherent in the merchandising service which they had rendered to their city, but had simply collected ground rent, they would not only have escaped all of the worries incident to the conduct of a great business, but would have actually made a greater net profit. Which served best, the merchant or the landowner?

Either the foregoing statements as to who performed the service and who took the greater profits, are falsehoods, or our slogan is merely a pious hope, an expression of a non-existent ideal, rather than a statement of fact. It is my belief that our slogan truly represents our desire. Would that it also represented our fixed purpose to so alter our politico-economic environment that the slogan may become a statement of fact.

THAT conditions must be changed is evident to every observer; it is up to us to determine whether such changes shall be brought about by such peaceful, evolutionary processes as have distinguished the growing liberties of English speaking people, or by a violent revolutionary process in which those liberties will be imperiled.

Those who believe in direct action very curiously comprise diametrically opposing groups—our Tories and Bourbons—the backward-looking men of both parties, and our ultra progressives, who, because they feel deeply but do not think clearly, favor all kinds of legal patent medicines, minimum wage laws, old age pensions, sick and unemployment insurance, government ownership and operation of a vast number of enterprises, etc.

The former wish to abolish the free discussion of political problems. Having no ideas of their own, but being very comfortable under existing conditions, they would enact and enforce laws prohibiting the freedom of speech and would attempt to overcome ideas by breaking heads.

Reformers of the latter type, seeing

some particular evil, which is the inevitable result of some underlying cause which they are too impatient to diagnose, rush forward with specific legislation to cure it without touching its cause. So, we are constantly enacting new laws, each of which requires for its enforcement and interpretation a vast amount of labor; and the labor thus employed must be supported by exacting increasing tolls from those who are engaged in productive service; hence production decreases, costs increase, and the producers secure a smaller net reward for their service; thus the purpose of such new laws is defeated.

Such laws are generally distinctly out of harmony with the old American ideals of liberty. The highest type of individual is one who depends upon his own exertions for the satisfaction of his desires, and whose desires are of a kind the satisfaction of which does not interfere with the opportunity of others to satisfy any proper ambition. Coddling legislation tending to relieve the individual from responsibility for his own actions, teaching him to depend upon the superior wisdom of legislators and government agencies made good German subjects, but would make poor American citizens. A docile, unthinking, well-fed, comfortable proletariat was desired and trained by William Hohenzollern. The development of such a class in the United States would be evidence of our abandonment of the love of individual liberty.

THE true cure for our ills must go deeper, but it is far simpler. It is only necessary to gradually change our system of taxation in such a way that the rewards of service will tend to increase and the profits from ownership without service will gradually decrease.

Our laws have always favored the owner of land, including in this term all natural resources, at the expense of the user of the land and the consumer of his product. The owner of tools can secure profits only as he employs labor to use those tools in the production of commodities which society requires. Failure to use his tools for any considerable period inevitably involves a loss.

The owner of stocks of merchandise, under normal conditions, can only secure a profit as he transfers such merchandise to the people who desire it. If he withholds it from use for any great length of time, he inevitably incurs a loss. The owner of land, however, is in a different class. Increasing population, greater business activity, improved transportation system, a new school, a gas main, a telephone line, an improved park, or any other public benefit increases the possible profit of the land-owner without his performance of any service to the community, or his assumption of risk in such service.

ANY increase of taxes on land values is naturally opposed by those whose principal income is from land ownership. We all dislike to give up a legal right to get something for nothing, and the longer such a right has existed the more difficult is its eradication. But the right of a land-owner to secure profits without service is after all of less antiquity than the vested right of the slave-owner to secure service without rendering any service in exchange; for private property in slaves was recognized long before land titles came into existence.

The effort to increase taxes on land is objected to as confiscation. The argument for increasing the taxation on land values is that it is the only practicable evolutionary method of abolishing the vested right of the land-owner to confiscate for his own use a goodly share of the wealth produced by the labors of others. We have abolished the king, but we have retained royalty, the difference being that royalties now go into private pockets where formerly they were an important source of revenue to the state. Feudal tenure for the defense of the realm has been abolished, but ground rents still go to our landed aristocracy, and the users of the land are taxed both in production and in consumption, for the support of government.

THE eleventh article in our code of ethics reads "Finally, believing in the universality of the Golden Rule,

'all things whatsoever ye would that men should do unto ye, do ye even so unto them,' we contend that society best holds together when equal opportunity is accorded all men in the natural resources of this planet."

The only way to secure that equal opportunity for all men in the natural resources of this planet is to stop taxing industry and abolish by taxation all land values, the vested right of the land-owner to exact profits without service from those who serve by using the land.

What are we going to do about it? We have confronting us the most serious situation which this country has faced in its entire history.

Shall we foolishly attempt to stem the rising tide of democracy by shutting off discussion and adopting the methods formerly in vogue in Russia?

Shall we enact the welfare legislation of the Hohenzollerns in the attempt to secure a contented proletariat subservient to a wealthy ruling class?

Believe in Yourself

ALMOST as deplorable as the other extreme of self conceit is self-disparagement, and more surely derogatory. Never, neither openly nor secretly, derogate your own powers or abilities. Learn, on the contrary, to think well of yourself, to believe in your own latent capacities, and to respect your individual, God-given rights and titles to success and happiness in life and all the good things which these two terms suggest. Thus only can you become as a magnet toward the things you desire; thus only will you cease to be dull and inefficient in your efforts and become capable—able to achieve and accomplish the cherished desires of your heart. Be kind to yourself—cultivate confidence in your own ability to win. If you have no confidence in yourself, how in the world can you reasonably expect others to have?—O. Byron Copper.

If you do not find happiness in your business, you will never know what happiness is.—*Elbert Hubbard.*

Service and the Economic Use of Time

By J. H. FARRIS

IN an article by Robert B. Wolf in the February issue of the BUSINESS PHILOSOPHER Mr. Wolf treats some of the conclusions of Count Korzybski. The article is of great value to the business man in his every day life in that it gives a clearer realization of Service from a viewpoint that can be more generally applied.

Mr. Wolf's interest naturally was from an industrial viewpoint, but the basic facts underlying his article apply themselves even more completely to commercial activities, or at least so it seems to the writer.

For the purpose of carrying the line of thought to a slightly different objective let us summarize, using also slightly different terms.

In plant life the principle function is the forming of cells in which is stored the energy of the sun.

Unlike the plants the lower animals are not confined to one fixed spot but are forced into a competition for space. Instead of the storing of energy being the principle function of the animals it is the expenditure of energy, gained either directly or indirectly from plant life.

Man is the only creature that can consciously record, use or reckon time. His principle function is the utilization of energy. To be sure this is the same in its last analysis as the expenditure but quite different when taken in its relationship to every day business, and the competition that it has to meet is for the economic use of time instead of space as with the lower animals.

IT is this last that is the important point for our consideration in an attempt to get a fuller realization of the concept Service. From this point we can realize that the price, or reward, justified and equitable, is completely dependent upon the abstract and not upon the concrete; a fact that is, to say the least, too often overlooked.

That oversight is the one thing back of the present business depressions.

It is the one shortcoming back of unethical conditions and acts. It is the opinion of the writer that this conception of Service can be made the measuring stick of ethical conduct, of just reward, or in other words of values commercial or industrial and that it will be found to be accurate.

Let us apply this "economic use of time idea" to the rolled oats we all have occasionally at breakfast.

There are two means by which we might procure these oats. We plan ahead, plant the oats, attend the crop, harvest it, prepare it by whatever preparation rolled oats receive and then store it in some convenient place ready for our demands. All of this would require more or less time on our part.

On the other hand we can go to the nearest grocer and purchase a package of rolled oats. A certain part of the purchase price would be for the person or institution that anticipated our need and planted oats, another part for those that attended the crop, another for those who harvested it, another for those that prepared the oats and so on down to the very delivery boy that brought it to our home, justified by the degree each helped to economize time. The printed trade mark upon the package signifies the oats are of a certain grade, quality and condition, and that knowledge has to the housewife a marked degree of service in it from the economical use of time view-point.

We are now ready for a conclusion. The value of that package of rolled oats is represented completely in the sum total of the service incidental and related to the element of saving or economizing time for the user.

Mr. Wolf speaks of man's laws, religions and sciences but seems to have overlooked the fact that they likewise are to the end of the economic use of time.

The idea that man's function in life is principally related to the economic use of time seems to lend itself to all fields of endeavor from the clergy, the teacher, the merchant, the doctor, the jurist on the one extreme to the most unskilled laborer on the other. All seem to be rewarded according to the service they render measured by the "stick" of the economic use of time. Each receives in exact proportion as he controls or affects that feature of time.

Now to sum up. Man's principal function is the utilization of energy. The service value of his functioning is subject to the degree that those ser-

vices affect the economic use of time and that is the only measure by which his fellow man gauges the reward meted out to him. Further than this is the fact that in degree alone is he justified in demanding reward.

It is to the oversight of this last that we can attribute our present business depression and again, as previously stated, the element of ethics enters, but subject likewise to the same measuring stick. The profiteering epidemic and its reactions are further practical examples.

Think it over Mr. Business Man and see how it applies to your own problems.
Quincy, Mass., March, 1920.

The Message of a Flower

"The Mind of God"

By HENRY THOMAS HAMBLIN

BOTH Lamarckianism and Darwinism are having to give way before the onslaughts of a more modern view of evolution. Lamarckianism taught that species slowly improve and evolve through eons of time by adaptation to environment. Darwinism differed from this view in that it asserted that improvement was brought about by natural selection. That neither view is the correct one is proved by the latest scientific investigation.

It is now known that natural selection and adaptation to environment form only a very minor part in evolution, and that the changes which take place in animals and plants are due to a dominant idea that exists in the species itself. It is now known that while, in a general way, changes in animals have been infinitely slow, occupying eons and eons of time, yet there have at times been important variations introduced with startling suddenness. For instance the bird reptile (*Archeopteryx*) which suddenly appears complete with wings. Nowhere in geological strata is there any record of a gradual development

of wings. Indeed, there is no trace of reptiles with rudimentary wings, and therefore this reptile, wings and all complete must have been suddenly introduced, or rather the hitherto wingless reptile suddenly developed fully grown and perfectly formed wings.

THERE is not space to more than touch on this tremendous subject. Dr. Geley's new work, "From the Unconscious to the Conscious," goes very deeply and fully into this and other matters in a most masterly way. Sufficient for the purpose of this article is it for us to take notice of the fact that modern science is proving what occultists have believed and held for centuries, viz., that manifestation on this plane is the effect of the thought and creative imagination of Deity.

It proves that development and unfoldment are not so much due to environment and selection, as they are due to a dynamism, independent of the organic matter, and directing and controlling it. It proves that there is a conscious force, an intelligence, a Divine purpose immanent in everything. Dr. Geley says, "There is no escape from the dilemma.

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*Note—The first article appeared in the November, 1920, *Business Philosopher*.

Discipline in Business

By E. ST. ELMO LEWIS

DISCIPLINE is the law of concentration applied to the energies of mind and body. A self-disciplined man is the man who knows how to do a thing right and insists always that all his faculties shall be concentrated upon doing that thing in that way. Business discipline is the organization sense endeavoring to keep all the employes true to the policy, and profitable practices, and the vision of the house. Business discipline and self-discipline must work together.

A philosopher said: "Under any given condition, that thing is right for the individual to do, which would be right if everybody did it." Think that over, and put it as a test to the thing you wish to do—suppose everybody did that thing?

Freedom cannot exist unless there goes with it a thorough appreciation of responsibility. Among all people there must be this restraint of discipline.

Discipline is the heart and soul of efficiency. If a man would be free in his work to do the best thing that he can do, he must have the sense of responsibility. He must be responsible for the policy of his business, for the future that it is developing, to his fellow employes.

He must have the sense of cooperation, for no man can play the game alone. He must work not only for himself, but for all. If he doesn't work for all, he doesn't work for himself.

DISCIPLINE is two-sided; it insures that things well done shall be praised; that the failures shall be checked and guided aright without the harshness which calls attention to the wrong only, but with the sympathy which makes the right way attractive. It is always positive, not negative; constructive, not destructive; and it knows that only the truth about the thing pays because it is the only thing that can survive.

As Miss Ida Tarbell said: "Discipline is nothing in the world but training yourself to do, in the best possible way, the thing you have to do, to learn what that thing is and then to hold yourself to that. Until you have learned that, you are not fit for liberty."

In an organization, discipline arises from the fact that every man unconsciously feels that there is an eye on him, not an unfriendly, unkindly eye, but just an attentive look in his direction. It may contain a smile; it may contain a reproof for some; it may glare at others, but it must be an eye, an all-seeing eye that is felt in all parts.

THE very essence of efficiency is the discipline of facts. If we do not recognize a fact to be the biggest thing in the world, if we do not recognize that a fact has more power than a man, we miss the whole lesson of life, and become futile kickers against the pricks of circumstances, because law is bigger than any man who lives. It is because the big captains of industry have recognized that facts and laws, which they spend millions of money to find, are bigger than themselves, and because they work in harmony with these facts, that they are as big as they are.

The things that the captain of industry work with are statistics; he runs his business as a railroad runs its trains, on a time-table of facts; and efficient railroad is the perfection of discipline.

Time, money, material, and men are business. It is necessary, therefore, for a man to discipline himself to realize that even if he doesn't like the gospel of efficiency it is bigger than he is. Every book I read, every speech I hear, every picture I see, every thought I think—all my experiences must react in favor of the greatest master interest of my life if I am properly disciplined in all my forces.

Don't overlook the ads.

ART—(Continued from page 8.)

ture? To glorify them through visualizing the beauty which lies basking in sunlight and shadow all about us—to which we become so accustomed that our eyes we have closed?

COME then! Let's go out into the fields and see what is there. Look up at that mighty oak in all its strength and grandeur and then realize that it once existed in the form of a tiny acorn, which happened to fall on good ground.

Seeing—we continue through the woods and we find other acorns have taken root; here are some tiny ones just starting to grow, what will happen to them before they grow up? Ah, here is one, a little larger, developing on only one side, too close to its neighbors; here is another with a wormy pest tearing at its heart, and here is yet another bent over by the fallen limb of a neighboring giant. Over yonder is a black gnarly old fellow with most of its limbs shorn off by lightning, wind and storm, yet one green branch at the top—and over beyond that is the prostrate trunk of a fallen monarch returned to clay from whence it came.

All the trees seem to be trying to see which one can lift its head up higher into the Infinite than the others. After all are they not quite like people—except that they stay put—they cannot walk around—"they toil not, neither do they spin." But there is that one grand, beautiful oak standing there in all its strength and year after year it continues to drop acorns to the ground—some the squirrels carry away, some rot away, but some fall on good ground, take root and grow and in time we get the forest and individual sacrifices itself for the many.

Its spirit was the creative spirit—its life and growth, all that men might have life more abundantly—for from the timber of the oak and other trees we humans build our homes and warm them. Railroad ties and telegraph poles of wood help to make life more abundant.

Take the clay itself from which the oak sprang. We are of the same stuff

—that is all that is left of us when the creative spirit takes its flight and the undertaker says "dust to dust"—but the spirit lives on.

PRIMEVAL man took this clay and formed of it a drinking cup or a pot from sheer necessity of usefulness—but in forming it with his own hands, he unconsciously made it beautiful. As time came in apace mankind demanded more of these articles of clay until man invented the means by which these articles could be turned out, manufactured, in quantity but in the process what became of the design? It lost its beauty—but life became perhaps a little more abundant. Today we may buy a flower pot of clay for a few cents, a cup or bowl for a dollar or two, but that beautiful vase with its exquisite glaze—made by an ancient Chinese who succeeded only when he jumped into his kiln and was burned up—is priceless. Today we buy the service of millions of men of clay for a few cents an hour, others for a few dollars an hour, and here and there are a rare few whose worth we cannot measure in money. All clay—but the difference is the one tangible thing which has come down to us through the ages—*Art*. Were this not so, why should we journey to Athens to study a Grecian column? To Florence to see a painting? And why should we all be so interested in the restoration of a masterpiece built by many men—like Rheims Cathedral? Yes, Art has ever been the handmaid to all belief and religion, the handmaid to and the expression of that Creative Spirit, God.

We humans come from seeds so tiny that the human eye may see them only through a microscope. These seeds started to grow let us hope through pure true God-sent love. Many such seeds started to grow through some vile passion, conceived in crime, disease, often in hate, fear and deceit. We come not into this world of light and air through any desire of our own, neither do we leave it by our own will. But from the moment the tiny life announces with a cry its entrance into

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Fitting the Man to the Job

Modern Business Efficiency Demands Education of Employees

By J. M. FITZGERALD, M. D.

Vocational Counsellor, Chicago, Ill.

MODERN business methods and those of comparatively only a few years ago, are wide apart.

Employers are coming more and more to realize their duties and responsibilities to their employes. And employes in the mass are also realizing their responsibilities for giving in return for their salaries an honest day's work.

During the past twenty years my work as a vocational counsellor in Chicago has given me ample opportunity for studying the problems involving Capital and Labor, or as I prefer to call it, the problem of employer and employee.

I believe that the basis for mutual cooperation of these two parties depends upon a mutual understanding of their respective positions and needs. THE BUSINESS PHILOSOPHER represents, so to speak, the very heart of this relation, namely, the analysis of the job or work and the analysis of the fitness of the man for the job.

THE old method of apprenticeship, letter of recommendation or a union card, are insufficient or inadequate for the real needs of modern business, for *modern business of a successful character must rest upon production and distribution.*

The over head is excessive and bears too heavy a strain upon most businesses wherein the quality and quantity of work that a man turns out cannot be analyzed and very accurately gauged.

In the past the hire, try, and fire methods were the accepted thing. The newer method must be selection, preparation, and adaptation.

Each business firm must have a

department of personnel, that is, something more than a red tape department. It must have a clear understanding of the vocational requirements for each department of work, in fact, each class of work, and the head of each department must also possess the ability to select men, who by nature and training, are properly constituted to fill each position satisfactorily.

AS I see it each business must have a department of education in which special instruction and special talents are properly correlated. Courses in technical training for those requiring such knowledge or further education should be instituted, and especially courses in efficiency, in salesmanship, and in advertising should be developed.

I believe the BUSINESS PHILOSOPHER is doing a wonderful work in educating business men to see how essential it is for them to get their employes to co-operate with them in the developing of their understanding of modern business methods.

There is no substitute for knowledge. Good will and willingness are, of course, fundamentals; energy is primary; ambition is the higher main spring of progress; but knowledge is mental life.

When the employe has a feeling that his employer is trying to assist him to win a higher place in his business than would otherwise be possible by the old, cold, and indifferent methods of making good somehow; it is your concern as to your mental development and fitness for your job, then the relations of both employer and employe are on a higher plane of progress and efficiency.

True books have been written in all ages by their greatest men; by great leaders, great statesmen, and great thinkers. These are all at your choice; and life is short. Will you jostle with the common crowd, for entree here, and audience there, when all the while this eternal court is open to you, with its society as the world, multitudinous as its days, the chosen and the mighty, of every place and time?—Ruskin.

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this world, great care if exercised in feeding it with the proper food, in protecting its tiny body with warm clothes, that the child may grow up to become a fine healthy strong figure like the oak. For the house which is to contain the mind and soul must be as a thoroughly modern house, sanitary and with all modern equipments. As the mind begins to develop we send the child to school that it may acquire knowledge with which to sustain that physical body. But directing the attitude of the mind and consequently the actions of the body, (for "As a man thinketh in his heart so is he") is a great unseen, unheard, force known as *Spirit*, or *Soul*.

WE FEED our bodies with food, we feed our minds with facts, but the *spirit* in man is fed upon those things which in their production depend altogether and absolutely upon Spirit, and what depends upon Spirit more than Art? Accordingly as there is good and bad spirit there is good and bad Art. Good spirit is fed upon those things which God created; and bad spirit is fed upon those things which man devised when he failed to go to Nature as God created it for his source of inspiration.

When the body becomes sick we go to the hospital, when the mind is sick we seek knowledge, but when the spirit in man is sick it may be fed and restored to health by going to Nature if we can—but in our crowded cities we may feed our souls by going to the Art Gallery to be inspired by what inspired us poor imitators of Nature. Yes, real beauty as may be found in painting, sculpture, music, poetry and the drama is as stimulating to our souls as are soup kitchens, play grounds, gymnasiums and hospitals to our bodies. If we artists complain of lack of appreciation it is because we have not gone to Nature for our source of inspiration; if we would enjoy the appreciation of mankind then we must seek the God in man. We must go to the masses of simple, honest, elemental working people for our inspiration as did Millet, Munier and Rodin.

This is the kind of Art the people will understand through its subject matter first, by seeing it again and again they will become more interested in *how* it is painted, played, or sung. And yet this art for the people is the kind that is rejected by our juries of contemporary artists who sit to judge at our National Exhibitions.

Just as in the past they rejected the paintings of Millet saying, "Who is this anarchist who comes to tell us of the poverty of the poor?" Yet, today, we hail Millet as a master of his time. Just as they rejected the sculpture of Rodin at the International Exhibition in Paris in 1900. But Rodin's friends assembled his works of Art in a building just outside the grounds and the people came and saw and acclaimed him.

LATER Rodin presented all of his works together with his own marble studio-museum in which they stood, as a gift to his government. But the French government pigeon-holed the gift—forgot all about it—until there came a time when in the din of battle, the German line approached this Rodin Musee, and then in the midst of war, the French government paused long enough to accept this gift to the nation—and defend it, for well they knew that the Germans would carry it off to Berlin if they could.

Thus they rejected the greatest visionary of all time, the Carpenter of Nazareth—and thus they rejected our own Lincoln.

Anyone who ever championed the people was rejected while he lived—but honored by the people after he passed from this world. An official in one of our handsome "capital"-supported and directed Art Museums told me the other day that it was the policy of the Museum not to buy American contemporary Art. That a picture must stand the test of time before it became worthy of the name of masterpiece or relic, I admit, but when I reminded him that Whistler's portrait of his mother was worth just as much when Whistler finished it as

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What Is Success?

By W. T. KNIGHT, Jr.

*There is a tide in the affairs of men,
Which taken at the flood, leads on to fortune;
Omitted, all the voyage of their life,
Is bound in shallows and in misery.*

—Shakespeare.

IN the promulgation of the preceding, Shakespeare has inflicted an incalculable amount of injury upon the human race. It is indeed safe to say that this passage has produced more vagrants than any other equal number of words in any language.

It has discouraged men and women, who, because of an early misfortune in their lives which caused them to miss the flood tide of their affairs, believe firmly that they are henceforth "bound in shallows and in misery" until the grave.

If we look for success, first of all we must forget Shakespeare's aphorism; for it is false. The tides of the ocean ebb and flow, doing both every twenty-four hours—so it is with the lives of men. If the first flood is missed, the next is equally as available.

Do not say, "I can't go on." Admitting defeat is nine-tenths of defeat itself. The loss of self-confidence is the greatest misfortune that can befall anyone. "Trust thyself; every heart vibrates to that iron string."

TO fail in one endeavor does not mean you have made a failure of life. Many men would have been great but for the misdirection of their energies, and many young men become great because they do not realize any limits to their opportunities. Look ahead always, never letting one failure be the signal of defeat.

Much energy is wasted in trying to rearrange the past.

*Yesterday is dead;
Forget it.
Tomorrow does not exist;
Don't worry.
Today is here;
Use it.*

Setting out with an end in view, and working diligently six days out of every week will cause the world to step aside and reach out a hand of preferment over the heads of bigger and brainier men. "If you can write a better book, sing a better song, or build a better mouse-trap than your neighbor, though you build your house in the forest, the world will make a beaten path to your door."

Dream at times but bear in mind that although ideals are excellent, action is indispensable to success. Work, and remember that time and perseverance have never yet met defeat.

SIMPLICITY is always an attribute to the truly great. Do not think success can not be found in a humble vocation, but go after your goal with this in mind and heart: "I am a man, made in the image and sight of the beneficent Creator, with a life given to me to make as nearly perfect as this material world will permit." Urged on and dominated by such influences as these, success is inevitable.

To make a success in life does not mean the accumulation of a vast fortune, nor does it necessarily imply a place in the Hall of Fame. In fact, it is usually just the reverse. The most successful man that ever lived on this earth, though imbued with the spirit of the Divinity, was the poorest and humblest, for "He had not where to lay His head."

Finally, the man who lives a normal life and performs his whole duty to his fellow-man has not only placed himself in harmony with his earthly environments, but with the Infinite Mind, of which his own is an emanation.† When that harmony has been achieved, man has discovered his place in Nature, and the Perennial Fountain of Success.

The world generally deals good-naturedly with good natured people.

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it is now and that it is the shame of America that it hangs in the Luxembourg of Paris—he had no more to say. Nothing will inspire people of our day like art of our day, for it is *of them, by them, for them*. I must admit, however, that for the most part American Art of our time has been very mediocre.

BUT what kind of Art comes before the eyes of the vast multitudes of people? What Art constitutes our environment? The bill boards and cheap magazines, our music has been nearly all Jazz—our plays mostly bedroom plays, our movies all sex and our literature as well—all made to order for the public; not what the public actually wants, but what producers of drama, literature, music, pictures, *think* it wants. Theatres are not built for the production of Art any more than any factory or mill is built for service. They are all built for money profit first—production and service may follow.

Negative thinking this. As illustrations, note how Germany tried to combat Bolshevism by plastering the country with posters representing huge ape-like figures, furry clad, bulging-eyed monsters with dripping daggers. But these only inspired fear in the hearts of the people, and gave courage to the destroyers, and pray, why should people fear?

The German sculptor who created the Lusitania medal has also produced another medal showing the prostrate figure of Germany, with "Uncle Sam" tying its feet, while "John Bull" goes through its pockets; and on the reverse side of this medal are many uplifted hands under the caption, "A nation of 70 millions suffers but shall not die." No matter how true this may be, this medal will go into the pockets of every German citizen to be handed down to his children and to his children's children, perpetuating self-pity and hatred for years and years to come—Negative thinking.

IN OUR own America, we are doing the same negative thinking. What did men say about those Liberty Loan

posters of girls in suggestive attire waving flags? I've heard them say it on the streets and in the mills, and these statements were verified by Walter Hampten, the actor, who after playing a living Hamlet before a packed house on a Saturday morning, stepped before the curtain and told the audience why he could not play Hamlet in the evening when it was customary for people to go to the theatre. It was because the theatres put on only such plays which will return to them the greatest amount of money. "One hour from this time," said Hampten, "this curtain rises on 'Flo-Flo' advertised as 'lingerie and laughter.' It does not advertise 'lingerie and laughter'—it advertises the lowest in woman and appeals to the lowest in man."

Oh, we pioneers in the cause of a better humanity are having a hard fight of it, but it's glorious to battle for the right in the faith that victory is just ahead. And I could name dozens of advertisers of overalls, gloves, clothes, banks, and even a great church movement who came to me asking me to paint a picture for their cause—and every last one of them was thinking so negatively that I refused to let my work go in the face of great money remuneration. But one skirmish was fought and won and that in a million dollar community fund campaign for a Greater Middletown, not a bigger town—but a *greater*—and the million was raised in a short time by working men in overalls and their wives and families in a town of less than 30 thousand people. And this million dollar fund is going to erect a new hospital, a new Y. M. C. A., a new Y. W. C. A., and a *Community* building. In this steel town these institutions will be indeed "Soaking pits" of recreation and knowledge. The fund also provided to raise school teachers' pay until such time as taxes could be arranged to take care of that. It also will provide parks and playgrounds. All this for the building of men and women, for the building of the Community.

Character is formed by environment. We are told—but bad environment is the

result of negative thinking, and we are led in thought, and public opinion is formed first through our eyes, seventy per cent, statisticians tell us, and next through our ears.

The character of a home, of a community, of a nation, or the character of any organization, domestic, civic, national, economic, social, religious or industrial, depends altogether upon the character of the people in that organization and for the past generation, we might call it "degeneration." We have grown individually, civically, nationally, industrially and "artisticlessly," *materially only*. We have become so materially minded that we have lost all sight of those ideals which our forefathers established on these shores 300 years ago at Provincetown and Plymouth; for which we fought the War of the Revolution; for the preservation of which we fought a civil war; for the very life of which the world of nations went to arms—that we might have life more abundantly in peace. In ancient days men assembled from all known parts of the world to build a tower up to Heaven and because they built materially only, they were thrown into confusion and misunderstanding, each man speaking a different language.

If we would see how God builds—stand for a moment before the bronze memorial tablets in your community and note the names of boys and men of foreign origin who united under one flag—our own Star-Spangled Banner—their tongues uniting in the symphonic hymn of one language, to drive forever from the face of this earth that monster—"Greed."

In our own day we have grown so materially minded that the whole world of nations went to battle to crush that thief—"Greed." And now that the clash of arms has ceased, we find the people of each nation and community fighting among themselves—Why? All because of the oppression, exploitation, and abuse of that Creative Spirit which God breathed into Man of Clay.

IF MAN cannot express himself in his work where it is natural for him to find expression, he is going to find

some other outlet for that Creative Spirit. If his home is no more than just a place to eat and sleep, he cannot express himself there. Yes, he can vote—the way the ward heeler tells him to; but if he has an idea and raises his voice to express it, he is only an overalled grimy faced, hard-handed, working man and nobody will listen to him, except his own fellows in like clothes but we are listening to him now.

The only way he can get recognition is to join a union, for in union there is strength, but here again he loses out in the long run because he and his brothers who are square are held in line by fear and force and negative leadership in the hands of a few who would destroy the very roof over his head and the mill or mine where he earns his livelihood. The only way left open to him through which he may express himself is through his own physical body. Time was when he could go out and get gloriously drunk—but we have forcibly taken that opportunity away from him, for the reaction only leaves him worse than he was before. Or he may find some sympathetic immoral woman who will listen to him for the money she may get from him for the loan of her poor body—and gradually man undermines his first asset—his body. But *Nature* is a great cure. There is but one natural drink—water, and there should be but one natural woman for each natural man. There is the *use* and the *abuse* of Nature, the *use* and the *abuse* of the Creative Spirit.

We have all been going directly after the end in view, be it money and fame, or freedom and justice—but we do not obtain *anything* that way. If we concentrate upon principles first, live for them, work for them, the particular things we are after will come of their own accord. Assuredly as the farmer puts seeds in the ground, cultivates them, knowing that in the fall he will reap perhaps 30, 60 or 100 fold, so surely if good thoughts enter our brains and good motifs enter our hearts and souls and if we cultivate them, so shall we reap the abundance of life.

We all cry out "I want what I want when I want it" little realizing that if we thought more of what our neighbors wanted, we would receive our wants sooner.

THAT little community, of days gone by, when all lived together as neighbors in the fellowship of man. There was the little mill that Lowell writes about in his poem "The Beaver." There was the little mill on the river bank, spouting smoke, ascending into the infinite—a sign of co-operation between men working together as men. One was an employer and all the rest, employees, but they knew each other; they called each other by their first names; they sang together in the village church, if there were any misunderstandings, a man could go to his employer, owner-manager, and talk things over in a friendly way. The owner lived either across the street from his mill or on the hill top, but all around him were his men who lived with him in community fellowship.

As a boy, I worked in such a mill where the men blew the whistle on the factory when the "old man's" grandson was born. They had contact with each other. And then as our own natural growth developed and as millions of oppressed souls from other parts of the world came to share in this spirit of freedom, liberty and justice, and as the world in general began calling for American made goods, it became necessary to put production on a quantity basis. Necessity is the mother of invention and new inventions developed rapidly. Natural resources were developed; everything which man developed with this Creative Spirit existed once as an idea or principle.

Concentrating upon these principles, they found expression in design or plan or working drawing before the article could be made. To meet the production demanded, it became necessary to develop natural resources on a greater scale, to build more and larger factories, equip them with new and more modern machinery and to do this, it was necessary to borrow

money from those who had saved of their earnings.

THE little mill on the stream now doubled in size and became one of many in a chain of mills all owned by thousands of owners called stockholders. The owner-manager of the mill was replaced by a reproduction manager whose duty it was to see that investing capitalists received dividends on their money, and justly so. In fact he held his job so long as these dividends were forthcoming and he produced these dividends by forcing the Creative Spirit in the workingmen and women in the mill.

It seems to be human nature to invest our money in such enterprises as will return to us the most amount of money; so to make the investment of capital attractive, management strove ever to pay higher dividends and in doing so, this Creative Spirit in the workers was so driven and oppressed and exploited that men rebelled. They struck, and can we blame them?

But the worst thing that happened was that it became impossible for the workers to go to thousands of stockholder-owners with their troubles. That contact—that community spirit was gone. Employers and employees could no longer face each other as men of the same flesh and blood, of the same love of home and country, of justice and honor. Class spirit arose and clashed and so it will ever be, so long as men break faith with their Creator. Possessed of this spirit of freedom for the first time we abuse it. Liberty is just insofar as it does not interfere with the liberty of others; it succeeds when liberty of expression in each individual is correlated to the end of mutual benefit.

The whole spirit has been *greed*. Each one of us going in for what *I am going to get out of it*. And to get it, we crush others in the mad race for money and things which money will buy.

But what has happened?

Scientific agriculture has surpassed the plantation, and no more do we

hear the plantation melody which made work easier—yet more people are fed with abundance of food. The paintings of Millet, his "Sower" and "The Gleaners" do not represent modern methods of planting and reaping, and a gasoline driven tractor has taken the place of the "Man with the hoe."

Siegfried's song to the Forging of the Sword, and the fire-music of Walküre are drowned in the din of our steel mills and automobile factories.

The spinning songs of our grandmothers are surpassed by the humming orchestration of millions of spindles in our vast cotton and woolen mills.

Stokers in a liner's hold do not respond to the barcarole of the Italian gondolier, nor do the chanty songs of sailing days lift the anchors of our merchant marine.

We spend countless millions on engineering and the upkeep of mechanical equipment failing to realize that it is as mere junk if the men who operate it break down or refuse to work. The worker who once made one whole complete article took a lot of pride in his work. He was an artisan. The technique of industry has forced this man to turn out only so many like parts of the whole article now, has driven him to the point where the more parts he produces the more pay he gets—has made him a part of the machine which he operates. As capital went after money first, so has the worker followed suit. When materialism rises to such heights that the nations of this world must go to arms and it crashes—then these spiritual forces reveal themselves and start working their influence to stabilize matters.

THE ideal man or woman should be developed equally; physically first, mentally second, and meantime spiritually. So we see these different spiritual forces coming to the fore.

Churches try to unite, and fail, because they go after money first; painters, actors, musicians, poets, architects fail as artists when they go after money first. Industry fails, communities fail when their desire is for physical growth

only—and some think they can solve the problems by pushing a ouija board to communicate with the dead.

When will people awake to the fact that the living God is within each one of us and then strive to develop that vital spark which the Creator breathed into His Man of Clay? It's there—hidden deep in most of us—but it's there.

May we not breathe upon it, kindle it into a glowing ember, fan it into a flame, into a living consuming fire, belching smoke, which spells production? How do we know it is there? Listen. A gang of men stood around behind me as I painted in the open-hearth steel mill—watching the likeness of their job grow in paint upon the canvas—why shouldn't they be interested? It's their job. Even as you and I pause to watch a structural steel worker—full of this Creative Spirit—mount a girder and ride fearlessly to the top of a skyscraper. Over at the end of the gang stood Dave—a Croatian, foreman of the gas producer, his rather heavy sullen sweaty face besmirched in coal dust.

"Do you know who is de smartest man in de world?" he remarked. Silence! I kept on painting. "Dat artist over der," he continued. I looked up, surprised, wondering what Dave was going to "spring" on me—but I kept on painting lest he should not "spring" it—but I kept both ears open. "Dat feller is painting God mit oudt seeing Him!" he exclaimed. I could paint no longer. "Dave," I asked, "where did you get that?" "Oh," says Dave, "I know dat in de old country long before I come over here," and continuing, "yust look t'ru dat mill—man made all dat; but he can't make a man—God makes man!"

OH, MY heart fills up, and my eyes too, when I think of what is inside of Dave and if it is in him it is in every hard-handed sweaty-faced working man. How may we develop that Divine Spark—and put it to use for all mankind? But this I am sure of, that that spark is more Divine in the humble immigrant who comes to build our American

communities than it is in most moneyed employers of labor, who forget that once upon a time they too were wage earners.

Remember that you yourself or your father or grandfather—once wore overalls—how did you like your boss? Did he hold you down, trying to maintain his place of authority over you by suppressing your desires—and when you became a foreman—did you keep your former buddies just where you were before?

Do you not see the significance in the cross that crucified that Carpenter of long ago?

The first stick of that cross is a vertical stick—like a letter “I” which stands for Individual—you. The moment you cross out that “I” you get a plus sign “+” meaning “added to.” The more often you can make that plus sign, crossing out yourself as an individual the more will your individuality automatically rise into the superb likeness which the Creator intended you to be. The more you will help men to build themselves—the more they will automatically build you. It’s just a plain good business proposition, isn’t it? And if all the employers of men in your community could but make the plus sign—what a community you would have.

OH, YOU “Napoleons” of industry! Will you not open your factory gates to us artists, that we “visionaries” may go into your mills as workers ourselves, but at our own profession, to visualize for your men and women the glory and dignity of work: that we painters may *advertise, sell*, as it were, the good that is in your men to themselves first, to their fellows, and to you also. Recall that Napoleon, after his victorious campaign in Italy, demanded twenty masterpieces of painting from the Duke of Parma, which were sent to the Louvre in Paris—The Duke offered the equivalent of \$200,000 to retain one of the most celebrated canvases, but Napoleon insisted on the painting, saying to his men, “The sum of money which he

offers will soon be spent, but the possession of such a masterpiece at Paris will adorn that capital for ages and give birth to similar exertions of genius.” But forget not that this same Napoleon, alone an exile in St. Helena, was convinced that organization could not be achieved by force.

As it is now—our libraries, our hospitals, our Art Museums, our newspapers, theaters, magazines, factories, churches and communities are supported and directed by capital—handed down from thrones of gold as a patronizing sop to the people, but people do not want patronage or charity—these elements take away from self respect the most irresistible demand of human nature.

LEST there be some who might think that I condemn capital, I would say it is the abuse of capital—the closed mind that directs it that I condemn. For we may observe another lesson from that oak tree, which in its growth added to its girth each year another ring of wood fibre—becoming a capitalist, as it were—but unselfishly so, in that its function was to drop annually more acorns to the ground, and as these grew and formed the forest the old oak died, crashed back to earth and “the place thereof knew it no more,” but its soul lived on in the young oaks of the forest.

Community, civic, and federal charity campaigns are the solution of the situation. Recall the words of that magnificent figure in the history of our glorious country, Abraham Lincoln: “To secure to each laborer the whole product of his labor, or as nearly as possible, is a worthy object of any good government.” Back this up with “That the government of the people, by the people, for the people, shall not perish from the earth.”

The one great principle which came out of this war was *service*—We sent our sons, our brothers and husbands across the water to crush that monster—“Greed.” We sent our daughters and sisters to care for these men—our wives and mothers served at home

by knitting and conserving food, fuel and clothing. Still others could serve best at home in the fields or in the factories and mills to back up those fighting men.

If it took all this service to win a war, does it not follow that even greater service must develop to maintain a lasting peace?

Not a community in this land of promise but is far behind in its building program, rents are the evidence. Millions of immigrants—oppressed, and with the tradition of ages of oppression behind them, are about to knock at our gates, seeking a new life under that emblem of 48 stars and thirteen stripes of the red and white corpuscles of Freedom. These are they who come to build America anew, but so long as we permit indigestible masses of Hungarians in one crowded community and other congested masses of Italians, Poles, Swedes, Croats and Irish to keep banded together their several over-crowded communities we shall always have this misunderstanding and strife and no community spirit. "A house divided against itself cannot stand," said the *Carpenter*, as also said Lincoln.

THE Community, whether a hamlet of a few hundred souls basking in the sunlight of high noon on some country hillside, or the town of several thousand, or the metropolis of hundreds of thousands or millions of compact human beings smothering in the shadow of the blackened smoke of industry—the growth of each and all dates back to the time of the first factory chimney in that community.

As industry grew so developed the community—the growth and development of both have been altogether material—physical. The *absence* of industrial relations is reflected in community relations; in both we find the separation of employer and employee, of poor and rich growing ever wider until we have unconsciously built up class distinction—the very antithesis of the ideals planted by the first community established on the shores of Cape Cod three hundred years ago.

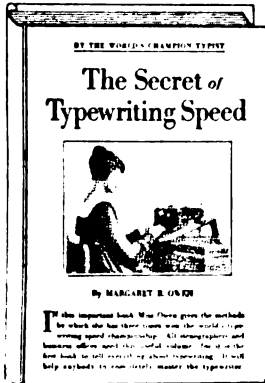
Class antagonism is also partly the result of the improper or nonassimilation of the millions of immigrants, speaking different languages, who have in more recent times searched with eager eyes through the fog of New York Harbor for that Statue of Liberty—gift of France to America.

In order to be understood, to continue the customs of their national traditions—we find indigestible masses of these foreigners in several parts of our nation and even our great cities are again subdivided into masses of Italians, Greeks, Poles, Hungarians, Germans and Japanese. Under the roof of a single factory we find a group of one kind excluding all others from the particular operation in which they are engaged with the result that ignorance, intolerance and misunderstanding prevails—and we find this Creative Spirit struggling—fighting to exist. *Art* ceases to be deprived of the joy of work well done, and becomes soulless labor.

WE TALK of a League of Nations; these United States of America are in theory such a league of beings from the nations of the earth—but such an ideal of internationalism can never become a fact until these several elements of humanity shall work together in unity beneath each factory roof—then we shall also have the community and the nation. We find several hundred Poles in an Indiana city enjoying themselves in *their* understanding of community spirit and we unjustly expel them from the land mistaking them for communists where as they were led mostly by a few destructive radicals who did not really represent them, any more than the Bolsheviks represent the hundred million neighbors of Russia.

The foreign nations *send* their more intelligent people here to be educated in American Universities and in American methods of business administration but who ever heard of a Chinese student remaining in America? No—he goes back to China to instill American ideas into his own people.

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THE BUSINESS PHILOSOPHER,

Memphis, Tennessee

Even the head of the transportation system of England was educated on the "B & O." Thus are American ideas, ideals and the abuse of ideals, infused into the new blood which comes to build our communities—to build America—even before that blood reaches our shores.

The Solution: the Community House!

Even as the blood united and flowed on the battle fields of France, so must it become fused to maintain a lasting peace. In our greater cities we find community houses, in Cleveland there are ten or twelve, in which we find classes of foreign tongued immigrants eagerly learning our language and our ways. We find this Creative Spirit being developed in children as individuals up to nine years of age. Between the ages of nine and twelve we find these little individuals beginning to correlate this Creative Spirit with each other. Between the ages of twelve and sixteen, we find this correlation developing in co-operation between several groups of children with the result that as these children develop into young men and women and take their places in life's work—we find them working together peacefully as co-operative units building a better community—a better America—a better world to live in.

EVERY village, town and city in the land should have such a community house, one in every district of the great city—not the gift of any one man or class of men—but built by the unity of all for the good of the Community. As the ideal government is one "of the people, by the people and for the people" so should the government of the schoolroom, the factory and the community receive its start in self-government in the community house—led by a trained leader.

Before each community house I should like to see a bronze statue of an American "dough boy" or a red cross nurse—the art of our best sculptors—an appropriate memorial to the American youth of that community, who gave their lives for the sake of a living

God. Inscribed on the tablet beneath, I should like to see expressed those ennobling thoughts of Rodin at the beginning of this article, or that immortal expression of Abraham Lincoln, "That the nation of the people, by the people, for the people, shall not perish from the earth."

During the next generation, I believe the center of Americanization will shift from our eastern coast to the Mississippi Valley; here too will American Art find appreciation. These immigrants who come to this glorious land of opportunity bring the willingness of their hands back of which is the heart and soul steeped in centuries of art and tradition of all the rest of the world. Recently I attended a meeting of designers of textiles and cloth, three-fourths of whom were Hebrews, the rest were of Hungarian, Bohemian and Russian origin. They bring with them the art instincts of their countries and this art can be traced back to Persia and the Orient. Every foreigner comes to us with an appreciation of the beautiful, with the Creative Spirit inherent in him, and when we receive him we immediately proceed to knock this Creative Spirit out of him by setting him to work at quantity production where he becomes a part of the Great American Machine, and quality—*beauty*—disappears.

NO WONDER he sticks to his national group. At a costume dance in a Serb church we find each Serb expressing himself and herself in taking keen delight in the correctness of their costumes. Oh! what a wealth of Creative Spirit and imagination these immigrants bring to us and we stifle it. The community house is the logical place where these people may come in their leisure hours to develop that Creative Spirit, that Divine Spark which God breathed into His man of Clay.

Is it any wonder men and women strive for the eight-hour day? If we expect to develop men and women physically, mentally, and spiritually, we must divide the day into three

Where Progress Ends

THE moment we cease our efforts to swim up the stream we begin to float down. There is no standing still in this world. Things must go one way or the other. Everything is on the move, up or down.

It is the easiest thing in the world to drift down stream. You do not have to make any effort. Just cease to struggle to get up, and you find yourself going down.

Watch a storekeeper when he gets into a rut. He has made up his mind that it is throwing away money to advertise. He thinks he can effect a saving by buying goods that are a little off style, a little off the color. He figures that he can save several thousand dollars a year by getting cheaper help. He will get a little cheaper manager, a little cheaper superintendent; he will make a general cut in salaries. He does not believe in giving up everything he gets to push his business.

It does not take a very discerning eye to see the drift downward in that store, the stagnation, the blighting influence in every department, the gradual shrinkage of patronage, the drooping of standards, and the ultimate failure of the whole concern.—*New Success.*

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equal parts. When the leaders of the coal miners of Britain demanded the eight-hour day, they were given a six-hour day instead because the operators found out that more coal could be produced in eight hours than was formerly produced in ten hours and they believed that more coal could be produced in six hours than in eight hours; improved machinery will help, but the worker coming out of the mines will not be so fatigued but that he will take advantage of those educational and recreative elements which may be made available to him in the Community house. He may receive inspiration as well as amusement at the movies, when our movies will give him something constructive to think about. Is it any wonder that foreign labor leaders at the international congress laugh at us and think we are still in the middle ages?

In the Community house folk singing and dancing find expression, and along with playgrounds and gymnasiums promote good health. Classes in simple home furnishing may be conducted. Classes in cooking, dressmaking, design drawing, even landscape gardening—not for the large estates of the rich but to beautify the barren little yards around the workers' homes. Stimulate self respect! The other day I passed a man and a woman on a side street; the woman fairly was screaming at him, "I tell you I *am* respectable, it's only your evil thoughts that make you think I'm not." God bless that woman; she had touched the hem of His garment. This is only the proof of that Greatest Thing the Creator planted in our souls, the demand for self respect of that Creative Spirit.

COULD you but see the crowds of children who go to our Art Museums and Community Houses, especially on Saturdays, when they may draw and develop self expression by modeling in clay, where they may also see the best examples of art that have been produced in the past—you would soon recognize the value of Art in Community development.

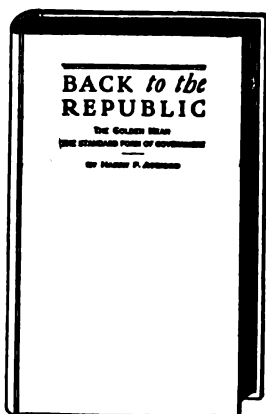
There is little "Al," a Russian boy in our factory, bright as a whip. The other day he asked me about evening classes in the Art School. His boss is putting aside part of Al's wages to send him to college to become an engineer. "Al," says I, "Go to the Art School and learn to draw, if you like it well enough to take up art as a profession, you will be a better artist for having worked with men in a steel mill, and there will be plenty of demand for good artists of all kinds. But if you decide to become an engineer you will be a better engineer for having studied art." Al is going to the Art School two nights a week and enthusiastic about it.

There is my friend Corea, a Portuguese 58 years young, at Provincetown on the tip end of Cape Cod. He is a retired member of the Boston Fire Department. Having nothing to do in the long hours in the fire engine house, he used to paint as best he knew how, just as some of his fellow fire-fighters found time to do wood carving, crocheting and lace making. Corea, on pension in Provincetown—nothing to do. He proceeded to cut up a lot of fence pickets which were piled up in his barn, these he made into hundreds of picture frames, then he proceeded to fill them with paintings. Manufacturing of Art started in on a quantity basis. He painted ten to twenty a day—all alike—from picture postal cards. It was only after I had permitted him to come into my studio that he consented to admit me to his "factory studio." Here I found hundreds of crude oil paintings—he would not sell or give away one of them because they were not good enough even for him. He asked me to criticize his work, but instead of that I asked him to come and watch me paint the next day. Last week I received a letter from him saying that he "stole" a lot from me that day, that he had whittled himself a painting knife out of a cedar shingle and was having more fun and real enjoyment now in one hour's time than he ever had in all his hours of labor in paint before. And he closed

SOME murmur when their sky is clear
And wholly bright to view—
If one small speck of dark appear
In their great heaven of blue.

And some with thankful love are filled,
If but one streak of light,
One ray of God's great mercy, gild
The darkness of their night.
—[Richard Chenevix Trench.

It is generally the man who doesn't know any better who does the things that can't be done. You see the blamed fool doesn't know that it can't be done, so he goes ahead and does it.—*Charles Austin Bates.*



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by saying, "Had I known you when I was younger, I'd a been an artist instead of a fireman."

NOW we need firemen badly enough—just as we need plumbers and workers in all phases of life—but that creative instinct is inherent in each and every one of us. The Community house is the place to develop that Creative instinct. Give man an incentive beyond his daily toil and he will toil harder and with greater efficiency in order to approach that incentive.

To that end and also as a means of interpretation through the universal language of pictures—as a means to create a better understanding among men laboring in our mills, in management, and in capital invested—for the first time in the history of Art and in the history of Industry as well, an artist's studio, built especially for him, stands close beside the factory chimney; Idealism and Materialism side-by-side.

These paintings are reproduced in full color on the cover pages of the magazine which goes to each worker and stockholder of our industrial family every month. On the reverse side of this cover page is a short philosophical editorial under the same title as that beneath the picture on the front cover. The picture—a portrait of one of the men or of his job—gets the attention of all the men; they ask for it if it is not issued on the first of the month; they take it home. There are some who cannot read our language but their children can and they interpret it to their parents.

Through the pages of this magazine we talk to each other, we sell each other our ideas; we sold a three-million dollar common stock issue to our industrial family through these pages and in less than one month's time it was over subscribed by ten-thousand shares. Back this up with self-government through which industrial relations—any idea or complaint may come from the workers up to management and vice versa—from management to workers; back it up with a mutual benefit so

that men will feel (should they suddenly be taken away or become ill) that their families will not be left destitute. Let the men run it with management higher up—and how are you going to keep men from working? They won't stand for a loafer in their crowd.

HOW do I know men want Art? I hear them every time I go through the mills. "Hey, Ben, when you going to paint me? When is the next issue coming out? Who's the guy on the next cover?"

"Sold!" to the men in the ranks and at the top as well—but not "sold" as yet to many of the connecting links in the middle. But in time it will be sold to all, working up from men in the ranks and filtering down from men at the top.

Listen! Another time while painting in the shop, a group of men always stealing away from their jobs a moment to look at this picture of *their* job. A tap on my shoulder—and a young Hungarian says "You know I am an artist, too." "So?" says I, "what are you doing here?" He came around several times that day and finally asked me to come to his house to dinner on Saturday. I accepted gladly.

At his gray little workman's home, he showed me first his backyard, two pigs, a cow and two casks of wine which he had pressed from grapes. His wife spoke no word of English.

After a real Hungarian dinner of everything imaginable, he said—"When I see you painting in the factory I come home to my wife and I cry." "Why?" I asked. "I know what you are doing," he replied, "you are talking to men in their own language—through the universal language of pictures of themselves or of their jobs." "Yes" says I "that's what I'm trying to do."

"I know," said he, "because when the manager tell the men why for they should pay twenty-five cents a week into the welfare fund they no understand. I ask him to let me tell them in Hungarian and he let me and then



BOOK REVIEWS

THERE have been almost numberless books written about advertising during the past few years, some of them good, some of them veritable trash. The writer's attention has recently been called to a few of the good ones.

For example, there is *Commercial Advertising*, by Thomas Russell, which bears the stamp of expert knowledge of the subject upon the part of the author. Mr. Russell is an Englishman and this book is a compilation, with many additions, of a series of lectures which he delivered at the London School of Economics and Political Science, a year ago.

The book contains 300 pages crammed full of good advice and of an unusual amount of important information. Mr. Russell has written a very worthwhile book for business men, who, if they study it, will never regret their investment in it. It is published in this country and abroad by the well-known firm of G. P. Putnam's Sons and sells at \$3.50.

MAKING *Advertisements and Making Them Pay* is the attractive title of a book recently published by Charles Scribner's Sons, New York.

The author is Roy S. Durstine. Mr. Durstine has written a book that ought to enjoy wide reading, for such of us as are interested in advertising—and what business man is not, in these days of publicity. You will enjoy it not only on account of its fetching title, but because in each of the twelve chapters into which it is divided, the author makes good the promise held forth in the title.

He really tells how to write advertising with pulling power, and what fundamental laws underlie the science of advertising, as it has been thus far

developed, and how to apply them.

Better than all that, unlike many books upon the same subject that have come under the writer's observation, these things are set forth in an interesting, personal, chatty way, that makes the books easy reading, as well as profitable reading.

Mr. Durstine is at the head of a successful advertising agency and it would be a good bet that at one time in his career he has been a newspaper writer. The book also is illustrated with some example of good advertising and contains sufficient matter of a technical nature to make it a valuable desk companion for any one who invests in advertising space. It sells for \$3.00.

WE have heard much talk of the need of thrift during the past few years. Some have practiced it; some have not. Those who have not, probably wish they had taken some of the good advice so freely offered through the newspapers and magazines.

If such as these still wish to acquire some practical knowledge of the subject, they can not do better than to read T. D. McGregor's, *The Book of Thrift*, which is just starting on its fourth edition. It is written in a simple style and includes, in its twenty chapters, some excellent information, fortified by facts. It does not, by any means, deal only with saving, but tells how one's savings may be increased by wise investment. Thus, it deals with the Earning Power of Money, Essentials of Safe Development, Household Efficiency, Women and Money, the Service of Banks, Thrift on the Farm, Successful Savings Plans, and many similar correlated subjects, including quotations from the lips of hundreds of successful men and women. It is published by Funk and Wagnalls, at \$3.00.—A. J. F.

ART—(Continued from page 49.)

they understand. I know, because when I go to my Hungarian Society on the 3rd Liberty Loan, I find all my friends saying 'Why for should we buy Liberty bonds? We are going back to Hungary.' But I tell them in the Hungarian that many of them have fathers, sons and brothers over there fighting, wounded in trenches and hospitals, that their womens and children are cold and hungry—suffering—and I tell them how there is ships leaving New York Harbor today with food and clothing for their children and how when dat whistle on dat boat blows it means dat dat Flag mit 48 Stars is sending food and clothing to their dear ones. Some of the women, dey come and kiss me right here (pointing to his forehead) the men, dey shake my hand, they all buy Liberty bonds—da whole troubles is failure to understand," said he. "Now," he continued, "when I come to America five years ago, I study too hard, I go crazy like in de head—de doctor tell me to go work mit my hands for a while an' dat's why I am here—but I feel I could be of *better service* to de company if I could be in the employment office because I can speak four languages."

And, just about the time that position was to be opened for him we found him back in the Pittsburgh district where he had gone to decorate a church—he had again become an artist.

OH, YOU captains of industry when will you realize that power which lies hidden in your men?

When will you take steps to develop that Divine Spark which builds America? When will you permit these sparks to co-operate in the development of creative power and thought which spells production, self-respect, civic and domestic pride—pride in work well done?

Sell men to themselves first, to their jobs, to their fellow men next. Sell the best that is in *men*. Sell labor to capital. Sell capital to labor. Sell management to both! Glory! What an America and what a world when Art comes into its own.

Art: "the employment of means to the accomplishment of some end." To what end? Is it not to that end as Kipling expressed it?

"For East is East and West is West and never the twain shall meet.

'Til earth and sky stand presently at God's great judgment seat.

But there is neither East nor West, border nor breed nor birth,

When two strong men stand face to face tho' they come from the ends of the earth."

Is it not then to build men first? That men may face one another as men, as human beings pulsating with the same emotions and respect for each other's feelings? Is it not that men and women may face one another, even as Tristan faced Isolde, mute, with the mutual feeling and understanding of true, pure, God-sent love?

BUILD *men first*—women cannot go wrong. Build men first—the home will be established on a firm foundation. For as *men are*—so is the home, the industry, the nation, and the community. To what end? That each one of us right down in his heart may feel for himself that—

"I am the builder; on my throne
Of iron and wood and steel and stone,
I stand the Builder, but not alone:
In God's own image, from God's own plan,
From common clay, He built Me—Man.
From common clay, He raised the ban,
That I might live—but not alone.

From God's own earth I scoop the ore,
The coal I mine, the rock I bore,
The lightning's flash from the air I store:—
This clay fuse I—with fire to mock
The Ancient Gods; their temples rock
Crash back to earth; tongues interlock
To build no Babel as of yore.

Where once a hillock was but small
I build the city towering tall,
The peasant's hut, the marble hall:—
With men from many a foreign strand,
I build with heart and soul and hand
America—The Promised Land!
Build all for each, build each for all."

Garril A. Beneker in *Red Cross Magazine*, Oct., 1920.

NO MATTER what kind of an "ist" each may call himself, may each one of us find great inspiration

in the life and teachings of that working man of long ago—*The Carpenter of Nazareth*—the greatest humanist that ever lived in the flesh as you and I.

And as for my work, the expression of that Creative Spirit which is within me, I hope that at some distant day in the glorious future of America, long after this body has returned again to

clay, that some hard-handed, sweaty-faced working-man in grimy shirt and tattered overalls—may step into some community house and standing for a moment before one of my paintings of him, and say to himself:

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THE MESSAGE OF A FLOWER

(Continued from page 32)

"Either there is no evolution, or evolution implies a potential immanence in the evolving universe. If evolution be accepted we are compelled to admit that all the progressive and complex transformations that have been realized, existed potentially in the primitive elementary form or forms."

We see therefore that existing in everything is the Divine Idea. All that we see, is, what it is, as the result of the dominant vital dynamism contained within itself. Therefore when we gaze at a sunset, we see not a sunset merely but something of the mind of God; when we look lovingly into the tender face of a wayside flower, we see not a mere neglected unappreciated blossom wasting its sweetness on the desert air, instead we behold something of the imagination of the Divine Mind. It is contemplating and spiritually understanding the beauties of nature that we can enter into the mind and thought and creative imagination of the Divine.

IT was Paracelsus, I think, who enunciated the doctrine "as above, so below," and if we apply this to our lesson we see something of the wonders of the Divine Mind. To most of my readers the creative power of mind is something with which they are familiar. Man is a creator in proportion to his power of creative imagination.

First in the unseen, then in the seen, this is the Law of the Universe. First the image is formed in the mind, a vivid picture of what is to be, and it is held there continually until in the outer visible world of matter the thing created begins to objectify.

It does not appear all at once or in its complete form. First it takes on its elementary form and gradually it evolves until the ideal is attained and the ambition achieved.

He holds this image in his mind and it forms the matrix out of which emerges its replica in the visible world around. First he has a very small business and it bears no resemblance, apparently, to the picture created in his mind, but it does in reality. That small

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business, because it is the creature of that image held in the mind, contains the dynamic urge, the creative idea, which shall guide it through storm and stress into the calmer waters of prosperity, and will cause it to grow and expand until it becomes a replica of the image that has been held persistently in the mind of its creator.

OR again, an inventor forms in his mind the picture of the machine that is to be. He sees it working and it inspires him by day and fills his dreams at night. Gradually the idea begins to be manifested in bronze and steel and aluminum and brass, and the result is crude and unsatisfactory, but in spite of this there is inherent in it the possible perfected machine that its inventor has pictured.

Some day, after many failures and set-backs, the machine is completed and takes the form that all along has been held in the inventor's mind.

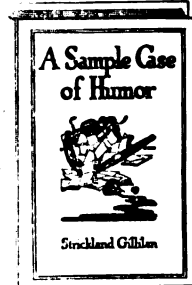
James Allen said that he pictured to himself the writing of a book which should bring healing and blessing to many hearts and lives, and after many days it was accomplished, and that immortal book "From Poverty to Power" was published, and since has been an inspiration and an awakening to many thousands of souls.

"AS above, so below," and the reverse is equally true in this matter, and just as man creates by his picturing and mental imagery so must it be with the Divine Mind, for there is only one Mind and we each form an individualized part of the one complete Whole.

Therefore what is true of the individual mind, must be true of the Universal Mind, and when we look at the tender loveliness of a flower we see the Infinite Mind manifested.

That manifestation of loveliness which you hold reverently in your hand, is the expression of an image of beauty which has been held in the Mind of God for eons and eons of time and will be there for eons more. That flower has not yet evolved to its utmost perfection, for nothing ever reaches perfection because

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all is infinite progress and there is no finality, but the flawless beauty that we see, and the gentle tender sweetness of its loveliness tells me more of the mind of God than all the sermons ever preached.

But in order to understand the Mind of God through the contemplation of a flower one must be able to understand a flower spiritually. When we spiritually understand the undefiled beauties of a simple blossom, then we can spiritually understand the beauty of the Mind of God. As I gaze at a sweet bloom in front of me, I see all the love and tenderness of which it is an emblem, that has been held in the Mind of God for countless ages.

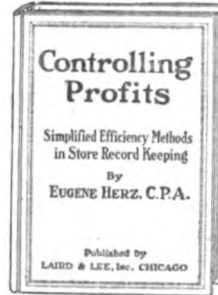
BEFORE the foundations of the world the infinite beauty of this flower was held in the creative imaginative Mind of God, and has been so held ever since. Every morning when I go into our conservatory which is looked after with loving care by my wife, I can feel these pure lovely floral brothers and sisters welcome me with their joyous presence, and touch my heart with their quickening smile. As I stand in their midst I can feel their kind radiations, their loveliness takes on an ethereal radiance and I feel that I am indeed in heaven. I am surrounded by loving smiles and glances and all these manifestations of the beauty of the mind of God sink deeply into my soul.

Each flower has its own particular beauty and charm, but they all draw me nearer to the heart of the Divine. It is when I gaze at their unsullied loveliness that I can enter more fully and spiritually into an understanding of the Infinite Perfection and Purity of God. There is no evil, they tell me. Look upon us, they seem to say, and you will understand that there can be no evil, that there is only Infinite Good. There is no disease, they seem to say. There can be only infinite perfection. And as I gaze at their purity and perfection I get a truer spiritual understanding that in God there can be no disease, ill-health, sickness, or any negative thing.

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that it is to so many. Its cruelty and ugliness and selfishness are foreign to the Divine Idea. Let us go to our flowers, and seeing them learn something of the Mind of God, something of the beauty, something of its serenity and calm and unruffled peace. Let us gaze into the face of a flower and see in it the countenance of God.

To apply this lesson to our own life. If in a flower there is the Divine Ideal, gradually finding expression in ever-increasing loveliness, then in us also is taking place that Divine Unfoldment which shall express itself in ever-increasing beauty of character and perfection of life, always and for ever. In the Divine Imagination is the perfected Ideal, the matrix out of which we grow, the model to which our unfoldment is related.

Therefore we have but to seek and yearn after the Divine, to turn constantly in thought and aspiration to the Center of All-Good, in order to be changed from glory unto glory. God is something more than a blind force finding expression and consciousness in nature and in man. God is not only immanent, He is also transcendent.

Words are utterly useless here, for we cannot describe the Indescribable, but we can look to God transcendent, guided it may be by the beauty of a simple flower or a crimson sunset, and mounting step-by-step find ourselves in the super-conscious realm of Infinite Perfection and Radiance. No man hath seen God at any time, but the mystic can sometimes get fleeting glimpses of His radiance and glory.—*Now*.

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The chisel was a perfected tool twenty-five hundred years ago, though made of bronze, and therefore somewhat less efficient for cutting.

The carpenter's saw was at first a blade roughly hacked along the edge. By 4500 B. C. it had acquired regular teeth. About 900 years before the birth of Christ an Italian hit upon the idea of giving a "rake" to the teeth, so that the saw might cut in one direction, instead of scraping.

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a medium or symbol of exchange. Perhaps it was in the form of a piece of bronze or stone or an arrowhead. This unit of value or medium of exchange which we now call "money," never was, and never can be a living thing in itself. It is simply a symbol and a standard for measuring service and action. The possession of an abundant supply of this symbol makes men what we call "rich," but this only means in reality that they are possessors in trust of an abundant supply of potential service for their fellow men.

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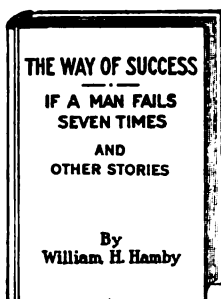
A man's usefulness to the world depends upon the way in which he views the dollar. If he seeks it believing that it stands for personal power and a means for selfish indulgence, he is really an enemy to society. The "rich" man who has this point of view

is no different from any other unfaithful steward or trustee. But if a man sees that his riches lie in the power his money gives him to command constructive and creative service for the good of his fellowmen, then blessings will be "added unto" him.

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of independence and prudence which does not always accompany the possession of a currency filled wallet.

The average worker, when receiving his pay in cash or upon receiving cash for his check, is apt to make purchases, often unnecessary ones, which he would not make were he compelled to draw a check in payment. Especially is this true as to smaller purchases of articles which are not really needed.

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Our immediate Past President has seen your pamphlet "He profits most who serves best" with a short message from Paul P. Harris and thinks sufficiently well of it as to wish to put it, with my help, before every member of the Belfast Club. I want, therefore, your permission to print 150 copies of this for our Club. I hope to have a discussion on this pamphlet in our Club at an early date and so we shall cooperate with you in spreading the knowledge of the LAW of Service. With cordial greetings, Yours sincerely,

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Volume XVIII

MAY, 1921

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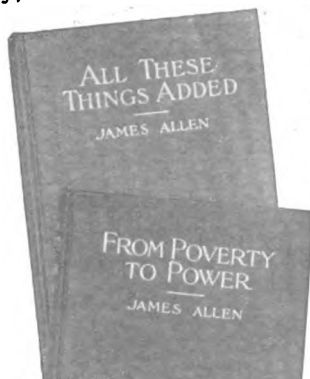
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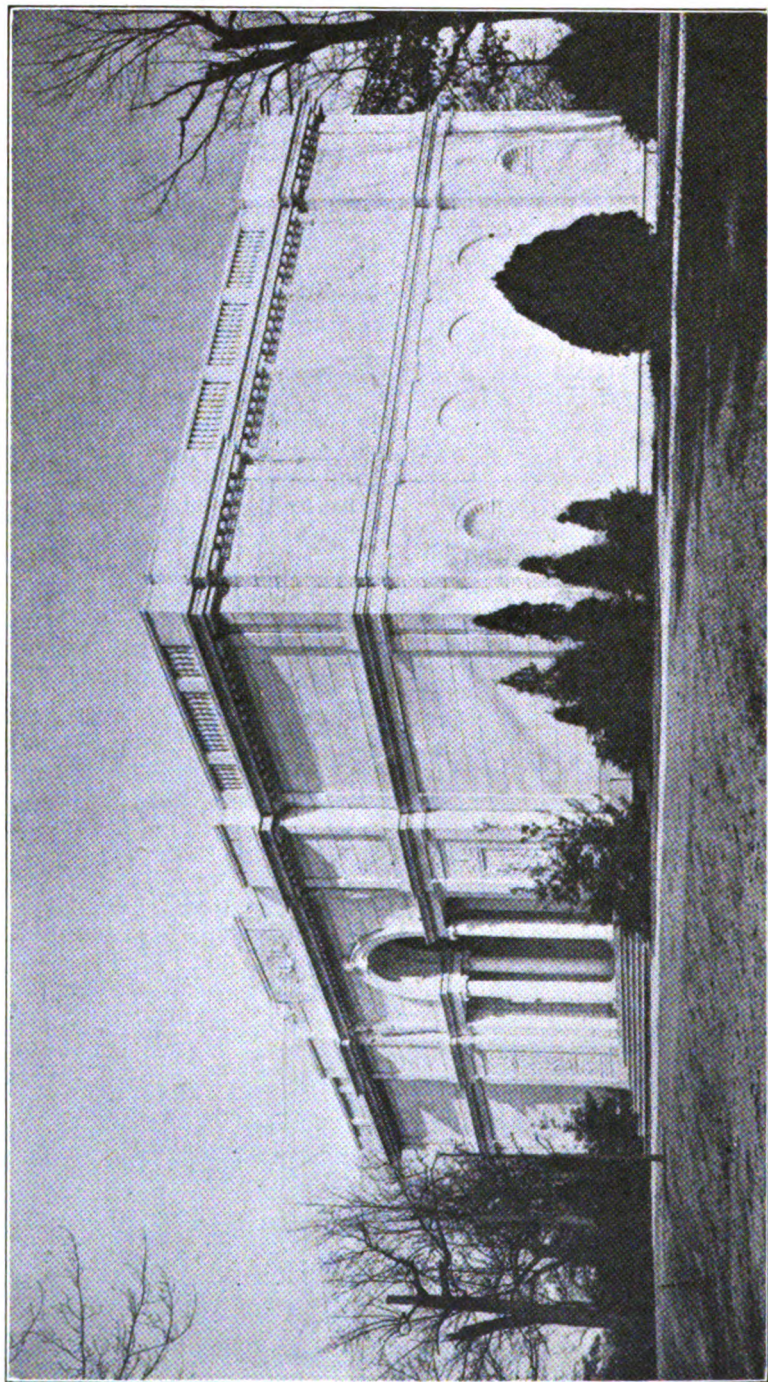
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It must therefore be understood that the publishers of the **BUSINESS PHILOSOPHER** do not necessarily indorse the teachings or statements appearing in all articles contributed to its columns; in fact, it frequently is the case that the editors distinctly disagree, but they consider it their province to publish such articles from leaders of thought in all lines of human endeavor and to let their readers think and decide for themselves.

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THE BUSINESS PHILOSOPHER

Edited by ARTHUR FREDERICK SHELDON

CHARLES CLINTON HANSON,
Associate Editor

ARTHUR J. FORBES,
Managing Editor

VOLUME XVIII

MAY, 1921

NUMBER 5

ON THE FRONT PORCH WHERE WE TALK THINGS OVER

By the Editor

Life's Ledger

LIFE is a ledger. Mine is. So is yours. So is every human life.

Institutions, whether agricultural, commercial, professional or otherwise, are but aggregations of human lives united, or supposedly so, for a common purpose, namely, that of Service to society.

This makes the life of each institution a ledger, too.

The same is true of nations.

The life of every individual, every institution and every nation on earth is a ledger.

The vast majority of individuals, institutions and nations eventually become bankrupt.

Nations live longer than institutions which are not governmental in their nature.

Institutions often live longer than the particular individual who started them, or whose lives are a part of the institutions; but the vast majority finally end on the scrap heap.

Ninety-five men out of every 100 are either dead or dead-broke by the time they have dogged along the road of life for 65 years. In fact, 36 out of every 100 never reach the 65-year mile post.

About the same percentage of commercial and industrial institutions eventually fail.

The same is true of lawyers, doctors and dentists:—and, as a matter of fact, but relatively few of the members of the learned professions come in the real success column in spite of their “higher education.”

WHAT is the matter with the world anyway?

Why, in this age of free schools and

of access to learning in general, need there be so many failures? Why is there any need of the vast majority failing? Why should success be the exception to the rule; and the big exception at that?

The true answer is because the vast majority of individuals, institutions and nations are poor book-keepers.

We make nearly all our entries in the ledger of life on the wrong side of the ledger.

And please note the exact words of the first paragraph of this article: “Life is a ledger. Mine is. So is yours. So is every human life.”

I am not speaking figuratively, but literally. I am stating one of the most stupendous facts in nature:

Life is a ledger.

On the credit side are Rights, Privileges and Prerogatives.

We all want those; and plenty of them.

We *feel* that we must have them; so we go after them direct.

We make all kinds of mental entries on the credit side.

We are so busy crediting ourselves with what are largely imaginary Rights, Privileges and Prerogatives that we forget what nature has debited us with.

While nature, or, yes, let us be plain about it, God,—does credit each of us with a drawing account of Natural Rights, Privileges and Prerogatives, we are also charged with certain Duties, Obligations and Responsibilities.

Until you or I or anyone else deposits more money in the bank, and thus places the bank under obligations to us, we have no right to draw anything from that bank.

THE more we deposit the greater our power to draw from the bank.

We all know that this is true as far as the banking business is concerned; but the most of us seem to forget it in the matter of drawing on the bank of life.

But it is just the same with the ledger of life: until we deposit the fulfillment of perfectly natural Duties, Obligations and Responsibilities in the bank of life we have no credits in the form of Rights, Privileges and Prerogatives.

All R. P. P.'s are effects flowing from the fulfillment of natural Duties, Obligations and Responsibilities.

The R. P. P.'s are the grist.

That grist is ground in the mill of the fulfillment of natural Duties, Obligations and Responsibilities.

That old saying, "The World owes me a Living" is all rot.

That false belief has spelt ruin for many who believe it.

I owe the world a life of Service, a life of Usefulness. So do you. So does every institution and every nation.

In proportion as we pay into the bank of life in the way of Service or Usefulness does the bank of nature credit us with the basic right to Life, Liberty and the pursuit of Happiness.

Did you ever stop to inquire carefully and to think deeply into the question of what a Duty, Obligation or Responsibility is?

In the absence of very careful thought we are prone to look upon the word "Duty," for instance, as meaning alone the doing of something in the nature of fulfillment of a legal or moral obligation.

It is that. There is no doubt about it; but Duty consists of more than that. Duty consists in refraining from doing wrong as well as going ahead and doing right.

WE all feel that we have the inherent right to Life, Liberty and the pursuit of Happiness; but even the right to Life itself is the result of the fulfillment of a Duty. If I violate my Duty to refrain from killing others, the state, in many instances, has the legal right to kill me.

Again, if I fail to do my Duty by taking property which does not belong to me, I sacrifice my right to Liberty.

Every time I do wrong in any way I sacrifice my Right to some happiness I otherwise might have had. So do you. So does everybody.

A little wrong sacrifices happiness; greater wrong sacrifices liberty; still greater wrong sacrifices life.

It is our natural duty to God, fellow man, and self to refrain from doing anyone any wrong in any way.

How many do that? No wonder so many of us accumulate such a small balance in the bank of life.

We do not fulfill our Duty by refraining from wrong. We may not do great big wrongs; but how true it is that the vast majority of us do a great many little wrongs. A great many small fines amount to a whole lot when they are all added up.

Little wrongs and big wrongs not only keep us from making a deposit in the bank of life, but put us in natural debt to the one whom we wrong.

As a matter of fact most all of us are badly in debt—moral bankrupts as it were.

BUT the fulfillment of Duty consists of more than refraining from doing wrong. It consists very largely of getting busy and making deposits in the bank of life by doing something useful.

We all know the purpose, the mission, of various kinds of machinery that men make.

We know the natural use of wheat and water; and of minerals, and of most all things material. Man seems to know the natural province or use of almost everything better than he knows that of man himself.

A great many human beings are laboring under the delusion that their mission in life is *to get*. Watch the actions and look into the working of the mental machinery of most men, and it is not hard to see that they consider themselves simply money-making machines.

There was a time when everybody in the world believed that the earth was flat; but that did not make it flat. It was just as round then as now.

Because you, or myself, or anyone else, or even all the people in the world, believe that the natural use or mission of a human being is to make money, that would not change the fact of nature. The fact is that your natural mission or my natural mission, or the natural mission of that institution of yours, or the one of which you are a part, is Usefulness or Service.

The Right of yourself or the institution of which you are a part to money and all of the things that money will buy is

the effect flowing from the fulfillment of your perfectly natural mission, or natural duty.

You are responsible to society for your due proportion of Usefulness or Service.

You owe it right now as a natural obligation to be useful and to contribute real service.

If no human being performed any of his natural Duties, Obligations and Responsibilities, no one would have any Rights, Privileges and Prerogatives. The world would destroy itself in less than one week.

IF everybody in the world knew what his natural Duties, Obligations and Responsibilities are, and fulfilled them all, then everybody, both employers and employees, would have Rights, Privileges and Prerogatives galore. Everybody would be rich!

Our crime is two-fold: first, ignorance of what our natural Duties, Obligations and Responsibilities are; and second, Ignorance of them, after we know what they are.

George R. James of Memphis says he thinks the latter crime is more prevalent than the former.

He says that he sometimes thinks that Shakespeare's printers made a mistake, and that Shakespeare should have been reported as saying, "Our only crime is Ignorance."

Ignoring, or failing to put into practise that which we know, is one of the great evils that beset our times. It is right there that many business men fall down. There are many business men who know enough about their business to succeed, but who fail to put into practise much of what they know.

But we must also always bear in mind that ignorance of the law excuses no one. We all know that this is true of man-made law. It is doubly true of God-made law. There are many business men who do know enough about the technical knowledge of their particular business (as far as that particular kind of knowledge is concerned) to succeed grandly, if they will only apply it. But some of these same men are lamentably ignorant of general truths—natural laws, which apply to every business. Many do not believe that there are such things as universal and perfectly natural laws of successful human conduct.

We should also bear in mind in this connection that responsibility increases with understanding.

The little child is not guilty of murder even though he kills someone. As soon as he gets old enough to understand the difference between right and wrong he is then held responsible in the eyes of the law for his acts. All business men and all those employed by those who are in business for themselves have reached the age of the understanding between right and wrong.

IGNORANCE of the natural law that Service is the natural function of commerce and industry and of the professions and of every other mode of human activity, will not excuse anyone for the conscious or unconscious transgression of the law of Service.

But few business men have given any thought to the subject of the natural Duties, Obligations and Responsibilities of man to God, to his fellow man, and to the State.

The reason for this is because they are so busy as money-making machines that they think they have no time to give thought to such matters.

And that is the reason why so many fail.

If you want heat, you do not hunt for heat. You build a fire.

If you want money and all the things that money will buy, just get real busy and fulfil your natural Duty, Obligation and Responsibility by building the fire of Service, and the money will take care of itself.

If you keep the mill of fulfillment of natural Duties, Obligations and Responsibilities busy you will grind out a good big grist of all natural Rights, Privileges and Prerogatives.

That is the way to get a big credit balance in the bank of life. It is the way to get the natural right to draw upon the bank of life for Rights, Privileges and Prerogatives, and Plenty.

TRUE Americanism is the science of fulfillment of natural Duties, Obligations and Responsibilities to God, fellow man and to the State. That is the science of citizenship, the science of salesmanship and the science of business all in one bundle.

DO. R. stands for Do Right. R. P. P. stands for Real Permanent Profit. The way to procure and secure Real Permanent Profit is to Do Right.

Seek ye first the Kingdom of God and His Righteousness, and all these other things shall be added unto you.

Do, and you shall have. Give, and you shall get; and not only get, but keep. But before you can *do* well, and thus *give* well you must BE. BEING precedes Doing; and Doing precedes Getting.

Doing Right necessitates Being Right.

The only possible way to BE right is to be in harmony with natural laws, which is but another term for the laws of God—and this reminds me of the analogies between water in its various forms, and life itself, and the relationship of conformity to natural laws to the stilling of the troubled waters of life.

The poem, "Niagara" has appeared before; but there were some misprints in it. By request I repeat it herewith in somewhat different form than it appeared before. Possibly a form more easily committed to memory and remembered. Let us close this talk about the Ledger of Life with it!

Niagara

I LOOKED upon Niagara; I heard its waters roar. I saw its seething torrent rushing on. "Forevermore," it answered, as I asked how long 'twould flow. As I watched its waters tumbling to the deep, dank gorge below; as I watched their restless hurry in their never-ending flow; I bethought me as I wandered on the bank, and pondered, how Niagara—its commotion, and its never-ending motion, and the river strong and rapid, and the lake beyond, when placid; or again, when lashed to fury by the fierce, mad winds that blow; and the quiet stately river flowing peacefully below, and the ocean 'way off yonder where all waters finally go—Yes! I pondered as I wandered, how all these resemble Human life; its real conditions.

THERE are times when life is placid, like the lake when all is still. These are times when we, as mortals, are obedient to God's will. There are times when life's tempestuous like the lake lashed by the storm, when the human will is clashing with the Law of Love, God-born. There are times when life's a river flowing on, both swift and strong; when in night time and in day time, all is well; and nothing's wrong. There are times when rocks and rapids, intercepting placid flow, "boil and bubble, toil and trouble" reign and rule as on we go to a rushing life's Niagara; when no longer "all is well"; and, like waters I am watching man dives down

and down to Hell—to the deep, dank gorge of misery in the mental vale of hate; or, when pang of guilty conscience causes him to wait and wait, all impatient, for the coming of grim death to seal his fate.

IN the seething, boiling whirlpool of the hurrying here and now, when he's tired of the turmoil; here, sometimes man makes a vow to the Infinite Creator, (The Omnipotent First Cause,) to forever stop transgressing God-made rules—all natural laws.

If the vow is made in earnest, and is kept in every way, life again becomes a river, as the waters did today at Niagara; as I watched them down below the roaring fall. As I watched the waters flowing on and on, and all unmindful of the turmoil they had passed, winding through that gorgeous valley, 'mid the rock-ribbed banks, so massed in safety, all my heart gave thanks to God—to the All-Wise and the All-Good: His is not the "vengeful rod."

IF man, foolishly transgressing God-made rules, creates the "fall" in the peaceful, flowing river of his life, then all he has to do is just to take it like a man. God can still the troubled waters of the plunge. He can, and will protect you in the rock-ribbed walls of right; and restore the "peaceful river," reinvest you with your right, if you but ask His forgiveness and deserve His loving care; by conforming to His mandates all the time and everywhere.

Life is law, not luck, my brother; and the laws are all God-made. Right makes might; and wrong's undoing is not very long delayed. If your life is sadly troubled, find the wrong you've done, my dear. Never mind the other fellow; what he's done to you, don't fear!

BE a man; be honest, loyal—ever faithful, ever true to whate'er the voice of conscience tells you clearly what to do.

That's the way to ride the rapids, that's the way to make the "fall." That's the way to still the whirlpool—heed God's law. Then, all the current of your life shall flow to the ocean 'way off yonder, where all lives must finally go to the ocean of all oceans, to the sea no eye can see, to the ocean of "Hereafter," to the sea, "Eternity," through the gorgeous rock-ribbed pathway of the valley known as right; reinstated in your power, reinvested with your might.

"How Sales Affect Present Financial Conditions"

By JOHN W. THOMAS

Vice-President, Great Lakes Trust Company, Chicago

I THINK that possibly there is not a man who has not heard of and probably talked about the fact that in the fiscal year of our government, ending June 1919, our exports and our imports showed a trade balance in favor of the United States of something over four billion dollars, and at the time that trade balance, our so-called favorable balance, was recorded, there was intense enthusiasm throughout the country. It was my privilege in January of that year, at a dinner in the Hotel Willard at Washington, in connection with a conference pertaining to the Merchant Marine Act, to call attention to this and to say to the gentlemen present that our tremendous foreign trade balance would be one of the problems that would need solution before we were many months older.

WE HAVE in the interval closed another fiscal year and the Department of Commerce reports show that in addition to the trade balance of \$4,129,000 which is approximately the figure for the fiscal year 1918-1919, we have another larger credit balance, for the fiscal year 1919-1920, of approximately \$2,600,000, and bear in mind that these figures pertain to those transactions which go to make up what might be described as the commodity trade balance and do not take cognizance of the additional amount which is made up of the transfer of securities, through the monies expended by tourists abroad, through freight charges paid to foreign lines, and other charges of a similar character which go to increase the sum total of foreign transactions.

THE pertinence of these details on the present financial situation is this: Bearing in mind that the sum total of your credit balance relative to your overseas trade in the United States of America for the two years ending in June 1920, is approximately six and one-half billion dollars, note that the values of the pound sterling, the franc, the gulden, the lire, the Greek drachma, and, below all others, the German mark, are subnormal in market quotation in the United States, which means that in the disposal of those commodities which went

to make up the sum total, the sales were predicated upon the usual terms for turnover, meaning that in a period of sixty, ninety days, or four months, cash would be forthcoming and would come back on the ordinary exchange basis.

Exchange was not sustained after the necessities of the war were over and the law of supply and demand began to operate in the matter of foreign exchange, with a result that all bankers and business men are familiar with, and which means a commensurate loss on the merchandise.

OF COURSE, the logical sequence was that business concerns couldn't afford to take the loss and they carried this exchange along in the hope that the situation would right itself. With unit cost at the high prices they had reached, where it took from two to four times as much money to handle a given volume of business as it did on the pre-war basis, these concerns could not tie up this capital and operate absolutely without the use of this money. Their credit was good. They did the obvious thing, they used their credit and borrowed funds.

CONSEQUENTLY, of the working capital in the United States, something over six billion dollars was tied up. There are any number of people who are proud of the fact that the United States today, at the close of the great war, is the wealthiest nation industrially in the world.

But let me tell you another thing and that is, the United States of America is relatively in the position of that concern that has a large investment in its business but unfortunately has too large a portion of it in what we call fixed or capital assets, and the remainder is not for the moment sufficient to furnish working capital for the turnover under the large capital investment.

THAT is one of the things I have referred to. Another is the fact that we have a tremendous volume of agricultural produce still at the source. There is a tremendous amount of last year's corn and wheat and other grain, as well as cotton,

still unsold, that represents capital tied up just as much as the investment of concerns that have a tremendous amount of raw material that they cannot work into production for another six, eight, ten months or a year. A farmer does that with the working capital of the country when he does not market his products just as effectively as a manufacturing concern that ties up a quantity of material and can't use it. This is in explanation of how so much money is tied up in this country.

THERE is another condition that has been very serious and detrimental. I refer to speculation. Ordinarily when speculation is mentioned to an individual, his mind goes back to Wall street, but what I mean in this instance is not speculation in securities, but speculation in commodities. If it were possible to figure up the total speculation in commodities the last twelve months, it would stagger you. Two years ago the head of a Chicago concern, in my hearing, bragged of the fact that if he didn't buy another dollar's worth of goods, at his then volume of business, he could carry on business for a whole year.

Did you ever go into an auction shop and see some person pick out some article that appealed to him? You know how the auctioneer starts in by praising the article, describing it in glowing terms, tells what a wonderful article it is, and then asks, "And how much am I bid?" The man who had it put up starts with say \$10, and the auctioneer immediately derides the \$10 bid as ridiculously out of proportion to the value, with the result that the bidder loses his head and raises his own bid.

THAT is what has been going on in America for the last year and a half with merchants all over the country. They have been bidding against themselves in all lines.

In their anxiety to make sure that they would get the merchandise they needed, dealers kept sending in their orders. Because they felt sure they would not get more than 20 or 25% of what they ordered, they put in orders for three, four and five times as much as they could possibly use. They said, "I won't get over 20 or 25% of my order, so I will send in four orders to different concerns and then if I get 25% from each I will get just what I want." That worked all right for a while, but when the demand stopped the manufacturers shipped the full 100% of the orders and

consequently the dealer got four times what he wanted and could possibly use.

The fundamental principles of the post war normal will be precisely the fundamental principles of the old normal in which the merchant who sells to the ultimate consumer, if he is to be successful, predicates his selling price on cost, plus standardized margin of profit. Now what has happened? The public under the war conditions, had been educated along the lines of increased cost, labor costing more, raw materials of every kind and character costing more.

THERE was not a housewife in the land who could go into a dry goods store and tell you whether the linen, sheeting, dress goods or anything else was priced on a fair and square basis of increased cost. They were at the mercy of the individual or concern that was selling them and one of the worst things that happened was the fact that this was taken advantage of, and prices were charged which had no reference to cost.

The trouble right now with the present situation is that the public you are depending upon to take goods off your floor, have reached the breaking strain and have refused to buy. You have lost your market and you can't get it back until you have convinced it that you are dealing fair and asking a fair profit.

WHAT did they tell you when you went into stores in 1916 and 1917? They told you that prices had gone up. You said, "But the goods you have on your shelves didn't cost you so much." And they answered, "No, but after the war is over there will be a reaction and the merchandise will drop, so we have to equalize on the price now."

They took the rise on the way up and have kept it up. The manufacturer and jobber has taken his medicine. The retailer must. They have handled the public so the public won't buy, but they but they haven't found a way to stop the bills from the manufacturers falling due.

We have to work out the present situation. When the sales people of the United States that come immediately in contact with the consumer, inspire confidence in the public, that they are getting one hundred cents on the dollar of what they pay, based on cost, plus a fair profit, then we will have solved the great big problem that is before the public.

"Facts vs. Fiction In Business"

By C. D. HARDY,

Department of Public Relations, Swift and Company

THE very strength of the average American business man is one of his greatest limitations. He is absorbed by the issues of the immediate day. He is not a student of history. He does not study the future. He is absorbed by the present. In 1917 and 1918 prices were going up. Business men in America were buying, everyone was a buyer that could possibly buy, and he was buying all he could buy, and seemed to think that those conditions were going on forever. He had not studied economic history.

Now we are going the other way. I meet people every day who ask me if I think business is ever going to be any better. Conditions as we now have them are not going to continue forever. I cannot, of course, personally blame the business man who has been hit hard, for feeling that there is no end to it, but at the same time if he will trouble to review all industrial history, he will know that there has never been a rapid rise in price that has not been followed by a rapid fall in price.

The American business man who did not at the time of rising prices, bear in mind that the day was coming when there would be a decline to offset the high prices, failed to study of the industrial history of business, and failed to look ahead. And so I think that one of the things we need to do in this country is to get just a little more information.

THE day is past when business or the business man can say, "the public be informed." The day is pretty close, if not here now, when business men must say "the public be informed."

There are three reasons for this. First, the opportunities for expansion to new lands are largely in the past. There was a time when, if we were crowded in the East, we could find opportunity in the West. We kept on finding opportunity in the West until we reached the Pacific Ocean. Now we have piled up, as it were, and have begun to roll back upon ourselves.

That means the population is becoming crowded. We live closer together. That means, if we are going to live harmoniously, we must understand each other. To do that we must understand the fundamentals of business operation better. To do

this we must get information that we do not possess about the business of each other.

Second, this is an epoch of education. Do you know that the educational institutions of this country cannot begin to accommodate the young men and young women clamoring at their doors for admission? They are going to school now by the thousands where ten years ago they were going to school by the hundreds.

The University of Illinois is today at the door of the Legislature begging for money to increase its active working force and its equipment.

Night schools of commerce in many cities have been crowded to their doors. Room capacity is filled with young men and young women asking for education. Education in what? *Education in the fundamentals of business.*

Now when these people get out into the business world they are going to begin to ask questions. They are today developing inquiring minds.

The only way that they can be posted is to get information and it seems to me that the sooner business men and business institutions recognize the necessity, in the great industrial districts like ours, the necessity of giving fundamental information, the better it is going to be for all of us.

THERE is a third reason why I think we must in a very definite way educate ourselves. I have on my desk a pamphlet of the central executive committee of the Communist Party of America. It came into our office at the U. S. Yards. How it got there, we do not know, nor who brought it; but it was there. Its contents are startling. There is a sentence or two I want you to read that will give you the tenor of it.

"The only way to overthrow the capitalistic government is by means of mass action, demonstrations, protests, mass strikes, general strikes, political strikes, culminating finally in open collision with the capitalistic state, armed insurrection and civil war."

Now that propaganda is going on in all the industries of the country, in your industry as well as in the industry I represent. What are we going to do about it? That's a personal question

with every individual business man in this country.

What are we going to do about it? In my judgment, the only thing that can offset propaganda like that is other propaganda that is constructive and fundamentally sound.

Who is going to present it? I do not know of any power that is big enough to cope with a proposition like this other than *an organized force of American business men*. Does it not strike you in days like this, that literature of that kind needs attention? You may ask, "What is your company doing to offset such propaganda?" In answer to that, permit me to suggest that we are doing all we can with the pen and from the platform to tell the public how we buy, from whom we buy, with whom we compete, how we manufacture, how we sell, how we distribute, to whom we sell, and what the public pays us in profits for what we do.

NEARLY every day I am asked this question: "When are we going to get back to normal?" Now to answer that question, I am going to ask three others.

When is the world going to get back to normal? When is Germany going to pay 55 billion dollars indemnity in 34 years, with 12 per cent on her exports to pay?

When are we going to get back to normal? When is Russia, when is France, when is Italy, when is Great Britain going to get back to normal? Here in the United States we are not going to get back to normal before these nations get approximately back to normal. You know this world is pretty well tied together. The business man can stay in New York and do business all around the world without leaving his desk. The wireless telegraph, wireless telephone, rapid shipping, and the cable, tie this world together. We cannot, I maintain, *get all the way back to normal until the world gets a long ways back toward normal*.

When are we going to get back to normal? When is the buying public going to take a positive attitude toward buying rather than a negative attitude toward buying? I think myself, and this is only my guess, and you have probably just as good a one or perhaps a better one, I think a pretty large part of the difficulty is that we have an unwilling buying public. You know there are two things to consider, the capacity to buy,

and the willingness to buy. During the years 1916-17-18-19 we had a buying public that was willing to buy; they bought everything in sight. The Government bought up everything it could. Everybody was buying and it was no trick at all to sell. Almost overnight the people thought the peak had been reached and they said, "We won't buy, prices will be lower."

I'LL tell you about one of the men at the yards. He sits at the table with me at lunch. Last August he was talking about buying an automobile, and he was just on the point of buying! In fact, he went down one Sunday to look over the cars. He came back the next day, and I said, "Did you get your car?" He said, "Thought I would wait, I believe prices are going to drop." He has been waiting ever since. I ask him every few days if he has bought that automobile. Now that fellow has just as much capacity to buy, in fact in terms of wages and real salary, he has more capacity to buy, than he had last summer, and still he is waiting. I know some people who expected to build last August in spite of high construction costs. They are not doing so. They tell me they expect wages to come down and they expect material to come down and they are going to wait until everything comes down. Now these men have just as much capacity to buy as they had last summer, and these two people I have talked about are not exceptions. They represent very typically our buying public.

Now *where do the merchant's and the sellers come in on this?* In order to sell a man anything you have to get him to think your way. Now that's the salesman's job, and if the salesman ever had a job in his life, he has it right now—to change the unwilling buying public into a willing buying public. The public expect things to be cheaper. Can you convince them otherwise? If you can, you can probably sell them. That's the business of the salesman. As I see things, it's a whale of a job.

These are the days when men need to study conditions carefully, need to step carefully, and these are the days above all, it seems to me, when information ought to take the place of misinformation, when facts about business ought to take the place of so much of this fiction about business, and these are the days when men ought to substitute a willingness to

cooperate for the spirit of prejudice against those who have been successful in their business ventures.

WE hear much these days about service in business.

Now this subject of service in business is not new, it's as old as the human race is old. There are too many people, in thinking about this idea of service to human welfare, who connect service merely with charity, with philanthropy, with a total absence of self interest. They think of service as connected with the life of a minister, a teacher, a charity dispenser, a social settlement organization.

I want to be perfectly plain here; I certainly do not want to be misunderstood. I am not saying one word of criticism about the service rendered by those who act in the phases of life just mentioned. I am perfectly willing to grant that the man who serves in these capacities serves on the highest plane on which it is possible to serve.

Service is not sentiment or an emotion; it is an act or a series of acts. Service is not what one wishes to do, but what one actually accomplishes. In this workaday world of ours, business men have served humanity in a very definite and practical way.

I believe, in these days it would help a good deal to steady us if we got a more fundamental notion of what constitutes service to human welfare.

The farmer who raises his crop, cares for it, harvests it, and puts it on the market, getting a profit in return that is fair and reasonable, serves his community just as definitely as does the preacher who preaches the gospel.

THE laborer who goes forth to work with his hands, bends his back, carries a load, runs a machine, through eight hours of honest toil, getting in return a wage that is fair and high enough to give him some of the pleasures of life, serves his community, he serves you, he serves me.

The same thing may be said about the manufacturer who takes the raw material from the farmer, who takes and uses the labor, turning this material into a marketable product, gets it to the market, and gets in return a profit that is fair and reasonable and large enough to protect his stockholders' investment and to keep his factory running in a healthy condition.

He serves you, he serves me, he serves society.

The salesman who takes this manufacturer's article to the retail trade, sells the goods, and gets in return his commission or his salary—he serves you, he serves me.

The housewife who takes this material from the retailer, takes it into our homes, transforms the material into food for the table, clothing for the children, or decorations for the home, even she serves you, she serves me, and she serves human life.

These people are not philanthropists, they may make some money, but they are conservers of human welfare in a very human and practical way.

ANDREW CARNEGIE has built libraries and he has endowed colleges. He has given pension funds. For these things he has been honored and ought to be honored, but after all, the service to human welfare rendered by Mr. Carnegie in his philanthropic deeds sinks into insignificance compared with the service to you and to me that he rendered when he put in his time building up the great steel industries of this country.

There is a railroad that goes from St. Paul out to Seattle, called the Great Northern. I heard Jas. J. Hill tell the story of how he conceived and what he did to build up this Great Northern railroad. I am, in a very small way, a personal recipient of some of the benefits of one of Mr. Jas. J. Hill's college endowments of \$50,000. Out in my town where he gave the \$50,000 to endow this college, we think very highly of him as a philanthropist. Yet, when you compare the credit that is due to Mr. Hill and his memory as a philanthropist, with the credit that is due to him for his constructive work for the Great Northern as a builder of railroads, there is no comparison whatever.

If it were necessary, we could get along without our philanthropists. I trust the day will never come in this country when we will not have our philanthropists when we need them, but I hope the day may speedily come in this country when business propositions and business men shall receive the credit they ought to receive for the service that they render in their everyday work for welfare of society.

The object for which we strive tells the story of our lives.

The Mastery of Emotion

By C. FRANKLIN LEAVITT, M. D.

THE struggle for the mastery of the weaker or lower self has been compared innumerable times to the tortuous ascent up the side of a steep mountain, where the traveller has to make his own path, thru dense forests and thick undergrowth, in the dark; where there are brambles and rocks; where the wind howls around one's ears, and wild beasts are heard prowling near. One cannot go back, save to certain destruction. One must go forward. Overhead, thru the murky clouds, glimmer the stars, but the eyes of the traveller are on the earth. Now and then he plunges through suddenly, to some fragrant, grassy dell, where he rests and goes on, momentarily refreshed. Or perhaps, at one of the darkest moments, he wearily pauses for breath, and leaning on his staff, hears, in an instant's lull of the angry wind, a bird singing. Maybe it is then, for the first time, that he sees the stars. He goes on, a little strengthened for the climb.

BY slow and painful degrees the traveller reaches the top. There have been indications that he was nearing the end of his journey, but it is still very dark, and he is very tired. At the final moment he lies down to sleep. The wind drops, all is still for a time. Then the dawn colors the east, a fresh breeze stirs, the birds begin to twitter. The sun clears the tops of the hills, the sky is gold and blue, the view is superb. The traveller awakens to triumphant joy.

Several things stand out in the struggle for self-mastery. I have endeavored, in this little word picture, to throw these into bold relief—struggle, effort, difficulty, discouragement; the necessity for perseverance, the assurance that help will come when most needed, the assurance also that if one will just push on, doing the best one knows how to do, he is bound to go forward in a gradual progression to eventful victory.

Let us get away from word-pictures for a moment, and look at a few of these points in a very practical way.

What are some of the difficulties we shall encounter?

FIRST—feelings! Say you are trying to master the worry habit, a habit of losing your temper, of being depressed,

or something of that kind. One of the first things, of course, that you will simply have to do, will be to stop *acting* depressed, worried, or irritated, and act, instead, cheerful, poised, sweet and serene—*just the opposite of the way you feel*.

This creates a real inner conflict, a sense of actual antagonism, almost as if two opposing powers were pitted against each other. This sense of warfare is so strong, in natures naturally intense, that it can be appropriately likened to a fight with wild beasts. It often gives a person a feeling of dual personality, and in a way, this is not such an incorrect description of the thing, for it actually is a struggle between the stronger and the weaker selves; the higher and the lower; the will and the emotions.

What you are really fighting against is—old, established *habits*, which have become very, very strong, through years of thinking and acting—and thus feeling—in certain ways. Of course there is in all of us, by virtue of habit, an instinctive, powerful tendency to take the line of least resistance. We tend to act the way we have been acting. Tend? We are urged that way inexorably, and are certain so to act, unless we take matters into our own hands and determine we will not be slaves, but *masters of our own lives*.

THE traveller must make up his mind he is going up that mountain, in spite of wild beasts; that he will subdue these by force of his own God-given powers, to the point where they will do his bidding.

The wild beast figure holds good, however, only up to a certain point. No wild beast could possibly be as crafty, tricky, subtle, insidious, treacherous as can a man's own emotions. Your feelings can fool you completely, make you see a thing entirely differently from the way it really is; make the strong course so alluring and be so convincing about it that your reason is completely befuddled, your judgment and will are paralyzed, and you are impelled to action directly contrary to your best interests.

Everyone is much more under the dominance of his emotions than he will admit or is, in fact, aware of. The best of us have achieved merely a certain outward control, which is really repression

or suppression of the emotions. But worry, excitement, tenseness, self-consciousness, self-distrust, pessimism, apprehension, jealousy, envy, anger, etc.,—try to really conquer these—not just to the extent of smothering them or shoving them under, but of eliminating them, and see what happens.

THERE will come a time of great despair, worry or anger when you will realize you ought to smile and act pleasant, and as if all were well with you, but your feelings will be too much for you. You will want to swear, throw things, yell or weep. I have frequently had patients write me, "How can I act happy when I feel so wretched? Why, it's going against all there is in me." Yes, it is going against all there is in you of weakness, negativeness, etc., and this is just now about the biggest part of you. *What you have got to do is to make a big effort.*

William James says, in his *Briefer Course of Psychology*, that a man is the amount of effort he is able to make; that "he who can make none is but a shadow; he who can make much a hero." He also calls our attention to the vitally significant fact that when you get right down to brass tacks (language mine, not Mr. James!), the one effort a person needs to make is the effort to think.

MOST of us have the idea that *WILL* means making oneself do something, or act in a certain way. It does. It means making ourselves think in a certain way. Actions grow forth from thoughts or ideas.

Those ideas which dominate in consciousness are the ones which impel to action. The whole problem of *WILL* is just—*ATTENTION*,—attention to the ideas you wish to see carried out into your life; holding these steadily before the mind until they completely fill the mind; keeping affirming and adopting thoughts which if left to themselves, would slip away. I am using Mr. James' words almost verbatim here. He also says that "the whole drama of life is a mental drama; the whole difficulty a mental difficulty." Take in the significance of that, my friend!

It is difficult, all right, for a person to keep the right idea before the mind. When one feels a certain way, the tendency is to think only along those lines. Other ideas may proffer themselves for notice, but we push them aside immediately.

If one will only hear the "still, small voice" of Reason resolutely, and hold to the right thoughts in spite of all the others which rise against them, he will surely win. But this is a very unpleasant performance.

As Mr. James puts it, "Willing with effort is an entrance into a lonesome moral wilderness." Yielding to the old course promises a temporary pleasure, of a sort, in self-indulgence, while the rewards of the new course are so very far off, in the dim, distant future.

THE only resistance we shall ever have to overcome, you see, is that of old habits of feeling, which will do their best to keep us from concentrating the attention upon the right thoughts. The thing to do, therefore, is to ignore feeling as much as possible, trampling it underfoot, shouldering it aside, paying no attention to it, crowding it out of consciousness.

In addition to this, we should of course hold before the mind, in every way we can, the ideas which we choose shall come into manifestation. That is, employ Auto-Suggestion in all its forms, regularly and persistently. Auto-Suggestion is simply the narrowing of the attention to the consideration of one idea.

Where do these troublesome feelings come from in the first place? Why, they were born of thoughts and acts. All feelings are created in this way. Do you see the significance of this fact? If you will deliberately force yourself to think and to act in a different and stronger way, eventually you will create a new set of feelings to correspond.

FEELING is a tremendous force, and like all forces, it works constructively and destructively. Get the right feeling back of you and it will push you to your goal with practically no effort on your part. In like manner the wrong feeling will impel you toward destruction, *unless you will* that things shall be otherwise.

When you endeavor to rule your feelings with your reason, judgment and will, you will certainly have a big fight on your hands. But you would never develop your latent strength unless you came up against a certain amount of resistance.

JUST as the amount of effort you will have to put forth is determined by the amount of resistance put up by this inner antagonism, just so will your eventual

strength be measured by what you have overcome in self. James says that he would give, as a brief definition of moral action—action in the line of the greatest resistance.

So brace yourself for the fight, remembering that a fight is a good thing—it means development. Remember you have within you a power infinitely greater than that of your antagonist—a power which can carry you thru anything and everything, clear to the top, if you will just do your best.

FOR strength is developed thru *USE*. Even those efforts which seem extremely feeble, if they are the best one can put forth at the time, are bound to bring results, if persisted in, just as strength is added to a physical muscle thru exercise.

You will probably have many a fall.

Never mind—get up and try again, just as a baby does when it is learning to walk. You'll get there by and by. After a while you won't go down so easily, will get up more promptly, and stay up longer. Eventually you will understand better, and emotion won't have the power over you it had at first. You will gradually form the habit of giving your course over to reason, judgment and will. You will at last reach the point where you can look feeling squarely in the face and say, "I know you know, and you have no more power to rule my life. You have done all the harm to me you are ever going to do. From now on I am MASTER—'Master of my fate, Captain of my soul.' I am free."—Advanced Thought and Occult Digest.

Business Ventures of the Blind

By E. BRODNA

"SALESMANSHIP and store management" is one of the most popular courses at the Red Cross Institute for the Blind in Evergreen, Md. This course includes lectures in the following subjects: Financing, location, buying stock and fixtures, bookkeeping in Braille, advertising, window displays, study of merchandise, and practical salesmanship.

It requires approximately six months for completion, four months classroom work and store practice at Evergreen and two months in a branch training store at Perryville, Md., as manager.

A laboratory is maintained at the Institute where the students or "blinks" as the blind men call themselves, receive instruction as to location of stock, how to operate a cash register, in fact every detail which is included in the operation of a store. At the branch training store the student comes into actual contact with the public and salesmen from which he derives much valuable knowledge and experience necessary to him before he goes into business for himself. During the last two months of his training he is assisted and advised by weekly visits from the Evergreen instructor.

STORE management and salesmanship appeals to many blind men because of its remunerative possibilities. A great many men at sometime in their lives have thought that they would like to have a store of their own. Many blinded ex-service men have realized this ambition

through the Red Cross Institute for the Blind. In the perfectly equipped, self-supporting store or laboratory, which is stocked with cigars, cigarettes, tobacco of all kinds; confectionery, stationery, toilet articles, and soft drinks, the future store-keeper serves the public which consists of other students, their families, and the staff. The store at Perryville is also very successful both as a training factor and a business. As a result of this work a number of the men who have completed the course are now operating stores of various kinds in different parts of the country, and this number will soon be augmented by the twelve students who are now taking the course.

TWO of the graduates have gone into the insurance business. Mr. Harry William of Baltimore is reported to have sold insurance to the amount of \$150,000 during his first seven months. Mr. William Perkins is running a successful grocery business in Connecticut. Mr. Harvey E. Gilbert owns and runs a confectionery, tobacco, and soda fountain in Mount Vernon, Ill.; Mr. Roy Chapman sells tobacco, stationery, and toilet articles in his store in Colorado; Mr. Ed Paulson has an arts and crafts shop in Meadville, Pa.

Perhaps the most successful business man graduated from Evergreen is Bob Cole. His business in Perryville, Md., has increased in daily sales 100 per cent in four months, and his store is a model of neatness and good management.

Earmarks of Success

By ORISON SWETT MARDEN

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"OH! if I only had the place he has, I'd show people what I could do!"
"If I only had that fellow's opportunity I could get ahead, I could be somebody!"

"If I'd had the chances my boss had when he was a youngster, I'd be my own boss to-day instead of slaving for someone else on a miserable salary, with no prospects of anything better!"

"Things always come easy to some people; but I've never had any luck, and I suppose I never shall. So what's the use of trying. Nothing ever comes my way!"

Everywhere we hear people making excuses like these for their failure to get on. They are dissatisfied with their lot; miserable because of their mediocre or inferior positions, and envious of the success of others. If they could only get somewhere else, into some other occupation; if they could only have someone else's opportunity, some other man's chance they, too, would be successful and contented. But they never can do anything where they are or with what they have.

They never think of putting the blame for their lack of success where it belongs on themselves, but always have a great deal to say about other people's good fortune and superior opportunities. They excuse their own failure on the ground that those who succeeded have always been "boosted" or "favored" by employers, or they "had a pull," or some one or something outside of themselves "gave them a lift."

A YOUNG man, who has risen rapidly from an office boy to the possession of a fine business of his own, and owes his success entirely to his own pluck, industry and initiative, was recently telling me of some of his experiences when he first began working.

During his climb as an employee he was constantly laughed at by his comrades for working so much harder than he needed to, for doing more than he was paid for or was expected of him.

When he stayed after hours to clean up and get things ready for the morning, they would tell him that he was a fool for his pains; that his employer would probably never know he was working overtime, and even if he did learn of it he wouldn't appreciate it.

"And now," he said, "these fellows are saying that my success is due to the fact that, from the start, my opportunities were better than theirs; that even in the old days when we used to work together in the same firm, the boss always favored me and was prejudiced against them. They positively resent my success, and seem to think that I have in some way injured them."

An employer is always looking for earmarks of promotion material among his employees, for the stuff that indicates marked ability. If he sees a youth who is exacting to the minute regarding his work, who acts as if he were afraid of giving his employers a little more than the equivalent of what he finds in his pay envelope, there is small encouragement for that person's advancement.

There is nothing that pleases an employer more than to feel that the man he employs is trying in every possible way to advance his interests, that he is studying ways and means to lighten his burden, and is as much concerned about the business as if he owned it.

NO man wants to risk his interests in the hands of a person who figures closely to give the equivalent of what he finds in his pay envelope, and no employee should expect to advance rapidly who does this. It is the over-plus of service, the little voluntary helpfulness, the little extra interest in the employer's welfare which attracts attention from him, and which makes all the difference between young men and young women who remain in the same positions year in and year out, and those who advance.

When I see a youth dead-in-earnest, flinging his whole soul into whatever he does as though he loved it, and who is determined to put his trade-mark of superiority upon everything he touches, who is not willing to leave it half done or to botch it, but is determined to do it to a finish; when I see such a youth eager to help out, anxious to accommodate, willing, cheerful, and helpful, then I know he is headed for the top. There is no question about it. Although he may not be a genius, he has the best-known substitutes for it—a noble ambition, and a grim determination to realize it.

Common every-day, ordinary virtues

with uncommon and unusual application, industry, determination—these are the qualities that have ever characterized the winners of the race.

The youth with the climbing instinct, if he does not get side-tracked, if he keeps out of bad company and avoids evil habits, is almost sure to turn out well. The boy who takes a pride in his work, who is always trying to do it a little better than before, who is not only industrious but who does things to a finish, is on the success road.

EVERY employer will agree with John E. Hewer, that "As a rule, the employee who is promoted quickly takes more pains with his work than the others associated with him do; does it more rapidly, shows more interest in his employer's affairs; evinces more intelligence and originality in his methods, or, in some other way, especially commends himself to his employer's attention as one worthy of promotion."

Are you this sort of an employee?

Or are you more concerned with what you get in your pay envelope than with your work?

Are you doing blundering, slipshod, slovenly work, or are you putting your heart into it, doing it with vim and enthusiasm, producing the best of its kind?

Are your mistakes and blunders costing your employer dear, or are you adding to the success of his business by the interest you take in it? Are you studying evenings, attending classes and lectures to make yourself bigger, broader and more efficient, or are you going out with your friends to have the sort of good time that unfits you for business next day?

"I WANT you," said Philip D. Armour to one of his employees, "to grow into a man so strong and big that you will force me to see that you are out of place among the little fellows."

When we see a youth with high aims and aspirations, who is always trying to improve himself, to make the most of his spare time, who carries an inspiring book or some other helpful reading matter in his pocket so that he may take advantage of any enforced idleness while traveling, or when waiting to fill an appointment, we know that this youth is bound to be heard from later.

The youth who has made up his mind to win, whose ambition never cools, whose

determination never wavers, no matter what obstacles may rise up before him, cannot be held back from the goal he has set for himself.

No power on earth can keep him from attaining his heart's desire.

No one who is dead-in-earnest, and who backs up his purpose with unceasing effort can fail. He always gets to the top.

"Applied Psychology"

*IF the sharp weed springing
Chokes our garden bed,
Never heed its stinging;
Plant a flower instead.
Where the rose is growing
Thistles cannot stray—
Every flower that's blowing
Keeps a weed away!*

*If the way seems weary,
Cares about it throng,
Just to make it cheery
Sing a snatch of song.
Trouble finds no dwelling
Where the lips are gay—
Every song outswelling
Keeps a care away!*

*If some wish ungranted
Brings perchance a frown,
Why not smile undaunted,
Smile it bravely down?
Shall a vain repining
Darken all our day?
Every smile outshining
Keeps a frown away!*

—Exchange.

A Secret of Success

I HAVE often been asked to define the true secret of success. It is thrift in all its phases, thrift as applied to saving. A young man may have many friends, but he will find none so steadfast, so constant, so ready to respond to his wants, so capable of pushing him ahead, as a little leather-covered book, with the name of a bank on its cover.

Saving is the first great principle of all success. It creates independence, it gives a young man standing, it fills him with vigor, it stimulates him with the proper energy; in fact, it brings to him the best part of any success—happiness and contentment. If it were possible to inject the quality of saving into every boy, we would have a great many more real men.
—Sir Thomas Lipton.

The Renaissance of the Kentucky Mountains

By O. OLIN GREEN

IN this article Mr. Green briefly sketches some of the high lights in the life and work of the Rev. James Anderson Burns—"Burns, of The Mountains,"—whose life time of service to his people is bearing abundant reward to him in the knowledge that his efforts to bring education to them has brought him their love and cordial co-operation as well as the admiration and respect of an ever widening circle of friends and acquaintances. There has never been a more complete proof of Success through Service than in the work of this modest mountaineer preacher.

IN the mountains of eastern Kentucky live a race of people through whose veins flow the purest strains of Anglo-Saxon blood. While they are marked off from the rest of the world by manners, customs and habits of speech, they are in every sense true Americans. So conscious are they of their isolation that they still call the newcomer a "furriner." Especially is this true of Clay County, Kentucky, where Oneida Institute is located. On account of the encroachments of civilization in the older colonies, and because of religious persecution under the state church which sought to coerce others into conformity to its standards of religion, many of those liberty-loving people, who were chiefly of Scotch-Irish descent, found refuge by crossing over the Appalachians and pushing westward into the mountains of Kentucky. By their very nature, breeding and manner of life, both in the old world and the new, they were averse to anything like authority, resisting even the domination of the Presbyterian clergy. Hence it was that they became the ob-

jects of missionary endeavor by Baptists and Methodists whose intense emotionalism was more suited to their genius. In their new home they found fertile soil in the valleys, plenty of game in the dense forests, and abundance of fish in the clear, swift-flowing streams, and—freedom. They had at last found a place where they could worship God according to the dictates of conscience.



"BURNS OF THE MOUNTAINS."

THEY are brave, strong and free, and naturally possess many amiable traits of character. However, they have not been given a square deal by some modern writers who have exploited their peculiarities and idiosyncrasies for pecuniary gain. We have heard much of their feuds, their "moonshine," their illiteracy, their shiftlessness and lawlessness. These are there still, in a sense, but they are passing away with a rapidity that is astonishing. A new era is on and there is an awakening which presages a brighter day. They shall win in the race of life because they are strong. They have great strong bodies able to perform all but superhuman

tasks; they have sagacious minds capable of highest development; they have an originality and a resourcefulness unequaled by any other people in the world; they are hospitable to a fault; that they are patriotic is attested by the fact that many thousands of them laid down their lives to preserve the Union during the war between the states; that they are religious is proverbial, taking, as they do, the Bible literally as their rule of faith and practice. Nowhere will you find more shining examples of simple faith. Even when they fight they do it from a religious sense of duty. Their code of honor must be defended. John Fox, Jr., is consistent with one of his characters when he makes him say, "I've alwys laid out my enemies. The Lord has been on my side and I gits a better Christian every year."

A Brave and Noble People

THERE is a law of retrogression, as well as a law of progress. Things must go forward or backward. This is what happened to the people of the Kentucky mountains; when they ceased to progress they retrograded. We must not be harsh in our judgment against them. They have been the victims of circumstances. They have not had an equal chance with the rest of us. They are our national shut-ins and we should deal with them gently. We must not measure them by ordinary standards. They are in a class by themselves, but not wholly of their own choosing. They are encompassed by mountains and rivers so that nearly all communication with the outside world has been cut off. They are "beleaguered by nature" and have thus remained in isolation for more than a hundred years. There has been little advancement, if any, since the days of the American Revolution. While civilization has been moving forward by leaps and bounds in other parts of our great country, with them it has remained as it was in the days of their forefathers. No, not as it was, for there are strong evidences of deterioration. Mr. Burns showed me an old book entitled "Doctor Gill on the Five Points" which he found in a family of ten, not one of whom could read or write. What a mysterious relic it must have been to them! A relic of better days when their fathers could read. He has other books written in foreign tongues which bear evidence that they were read and understood by their owners.

BUT under the influence of the great awakening which is now taking place the meaning of those mysteries is going to be solved. The doors of knowledge are being forced open, even though they have been locked and the key lost for more than a century. "The people that walked in darkness have seen a great light: they that dwell in the land of the shadow of death, upon them hath the light shined." These sturdy highlanders will some day come into their rightful heritage. It belongs to them. Some families can trace their lineage, traditionally, back to England and Scotland and show that their ancestors occupied high stations in life. When Charles Neville Buck puts it into the mouth of one of his characters to say of the hero of his story, "The Call of the Cumberlands," who is a mountain youth: "Samson South was a gentleman two hundred years before he was born," he gave utterance to a great truth about the people of the Cumberlands. One can easily believe this when he has once observed the beautiful features of their children, shared their genuine hospitality, taken note of their intellectual brilliancy, and has felt the force of their strong personalities. Yet they are backward and illiterate.

Awakening Has Come

THE night is darkest just before the dawn. The long night of ignorance, sin and error is far spent and the day-star has arisen on high. The people of the Cumberlands have awakened to a consciousness of their isolation and backwardness, and they are now making one mighty effort to throw off the stupor which has retarded their growth and impaired their usefulness. Throughout the whole mountain region there is a determined effort to break away from the bonds of illiteracy. Both old and young are straining at the leashes which have held them so long, that they may become free Americans. Hence, there has arisen a movement known as the Moonlight School propaganda which had its origin in the mountains of Kentucky and has spread not only to every part of the state but to eleven other states. This has been resorted to as a means of whipping out illiteracy. When a man ninety-four years of age learns to read and write it would look as if the millennium had come. The war is on in "Old Kentucky" and it is hoped that soon the 200,000 illiterates may be a thing of the past.

Such schools as the Oneida Institute and such men as its founder, Rev. J. A. Burns, and such women as Mrs. Cora Wilson Stewart, the founder of the Moonlight Schools, are largely responsible for the renaissance which has had its origin in the Kentucky mountains.

New Spirit of Progress

THE things for which the Kentucky mountaineer was once most famous are his moonshine whisky and his feuds. They have not entirely passed from the mountain section, as reports from the daily papers attest from time to time, but they have practically passed from Clay County.

Feuds and moonshine have always gone hand in hand and when one is banished the other cannot remain. Many a feudist has made his enemy "bite the dust" simply because he had gotten a drink or two of moonshine whisky. The first counties of the state to have prohibition were some of these mountain counties. The splendid people of these counties were so overrun with lawlessness and crime as a result of drinking that they applied to the legislature for help and under the old state constitution were granted prohibition by a special act years before the ratification of the Eighteenth amendment.

More than one good thing has originated in the mountains of Kentucky and spread to other parts of the state. Clay County was once the most feud-cursed and liquor-cursed county in the state, but under the guiding hand of a man like Burns it is being redeemed from the curse.

PEACE and order have been restored in Clay County largely through the influence of Mr. Burns and his great school. It is also one of those counties rich in natural resources. As yet these resources are undeveloped because Clay County has no railroad. And Mr. Burns does not want the railroad—yet. He says his people are not prepared for it. A great host of young people, he fears, will be swallowed up in the great maelstrom of modern civilization to become "hewers of wood and drawers of water," when they might take a higher station in life if they were only prepared. The work of Oneida Institute is designed to prepare them for their day of opportunity.

Who Is "Burns of the Mountains"?

HOW does it come that Mr. Burns knows so much about feuds and

feudists? you ask. Well, he used to be one of them. What! A preacher a feudist? Yes, many of them have been and some are still. Mr. Burns, however, is one of the "has-beens." Anderson Burns, as he is familiarly known throughout the Cumberlands, was once one of the most daring feudists that ever infested the mountains of eastern Kentucky. This however, was before he was a preacher. And thereby hangs a tale.

James Anderson Burns was the son of a Primitive (Hardshell) Baptist preacher, who came from North Carolina to Clay County, Ky., many years ago. For years he traversed these mountains preaching the gospel of predestination, repentance and salvation by grace. After a time he found himself entangled in the meshes of a feud and to save his family from its horrors he moved to West Virginia. It was while residing here that J. A. Burns was born. After the death of his father he longed to return to the mountains of Kentucky. Even now he vividly recalls how at the evening time the family would gather around the great blazing fire made of logs in the old-fashioned fireplace, and while the night winds were blowing and the snow was drifting about the mountain cabin, the father would tell of the days back in the "Old Kentucky Home." "The call of the wild was in me," said Mr. Burns, "and I wanted to go back to that good land." So in a short time he and his mother found their way back to the mountains of Clay County. At that time the French-Eversole feud was raging, and so without any particular coaxing, Burns, who was then a young man, soon found himself in the thick of the fight.

SOME time afterward he was in an engagement. On this occasion he joined the attacking party and assisted them in besieging a log cabin in which a dozen or more men were harbored. The besieged sallied forth and a hand-to-hand struggle ensued in which young Burns received a severe blow on the head with the butt end of a gun. After the smoke of battle had cleared away he was left for dead. Now, as to whether the young feudist had his sense knocked out of him or into him may be judged from his actions. When he regained consciousness the following morning he immediately went to another part of the mountains and spent two or three days in silent meditation. After thinking

through the recent experiences the situation appeared to him about as this: "I have been dead. I have been brought back to life again. It is for a purpose. That purpose is God's. Now I shall try to find out that purpose and follow it up."

As yet he had never given himself to God in the sense of surrendering his own will to that of the Supreme Will. He then began to think seriously as to his own way and life. Not through fear but for prudential reasons, he withdrew for a time from the mountains. In his wanderings he became a roustabout on a steamboat on the Ohio River. Some word of abuse from the mate one day caused this independent, self-reliant young mountaineer to leave the boat at the first landing.

This happened to be at Ghent, Ky. He was alone, friendless and sad. Being of a moody, meditative temperament he found his way to the village cemetery, and there, while sitting on a log engaged in serious contemplation, he made the great decision; he gave himself to God. Light had now come into his soul and the way was clear. He arose a new man and went forth into the world again in quest of the highest and the best.



MOUNTAIN BOY.

Discovering a Life Purpose

HE found his way back to the place of his nativity in West Virginia. Mr. Burns believes in a divine call to the ministry. He soon felt impressed to preach and decided to enter the ministry. His friends at once recognized his native gift of eloquence and made up a purse and sent him away to school. Up to that time he had gone to the public schools just ten months.

The professors and students of Denison University, Granville, Ohio, were impressed with the personality of this silent, moody young man from the mountains, whose mental grasp of things was astonishing. As they observed him, they knew not that this queer young man had the vision of a prophet and was destined to become one of the greatest human factors in the redemption of the people of the Cumberlandlands. He had been at the University only seven months when the faculty and students were startled to learn that this interesting student had left the institution.

Mr. Burns now says: "When I observed those young men and women at the university I had a vision of what the boys and girls of the Kentucky mountains might become if they only had a chance. I then and there decided to return to Kentucky and help them. I believed then that I had all the education God wanted me to have with which to begin my task."

He did not say this with any overweening self-esteem, for he is a man with modest estimate of his own abilities. He acted as he did because he believed that the exigencies of the situation demanded immediate action.

FOR some years after his return to Kentucky Mr. Burns worked in different places, teaching school during the week and preaching on Sunday. After some years he determined to concentrate his efforts. His idea was to build up a school far away from the railroad. Not that he objects so much to the railroad as to what it brings. He could not have gotten aid from his denomination at that time, because his proposed school was too far from a railroad. People thought that a school without a railroad was impossible. Students must have it to come and go on—they thought. But Burns thinks that people would be about as well off without so many "modern inconveniences." He knew that students would come and go just as they had always done. And they have; they come on foot,

on horseback, muleback and in wagons; some would come if they had to crawl—they are that anxious for an education.

"Right where that telephone pole now stands," said Mr. Burns one afternoon, as we sat on the front porch of his cozy little home which stands on the bank of the Kentucky River, "that is where the old mill-shed stood where Oneida Institute was founded." I have heard him relate the story more than once, but hear it each time with increasing interest.

The Gathering of the Clans

Mr. Burns called together forty or more men that he might lay before them his plans. They were pretty equally divided between the two militant factions then in evidence in Clay County.

"You see, it was rather risky business,"

So I did not call the younger men to the meeting, for I did not want a fight. It was a little uncertain as it was, for there were men present who were sworn enemies. Some bore on their bodies ugly scars which had been made by others present. Others were there whose relatives had been killed by members of the other side. It was learned later that one side came armed, expecting a fight. It had always occurred before when they met, why not this time? There they sat glaring across at each other in wonder and suspicion. It was a tragic hour when I stood up to address that meeting."

The Speech That Made History

"WHAT could you say under such conditions?" I interrupted.

"Well, I had to be careful about what



INTERIOR OF A MOUNTAIN CABIN.

said Mr. Burns, "to bring together the Alens, the McCullums, the Hensleys, the Combes and the Burnses, for the Howard-Baker feud was then at its height and they were all more or less mixed up in it. The calling together of these families was a thing unheard of—except to fight each other.

"So I called together only the older men—principally the feud-leaders. They are the peace-makers and not always the leaders of fights, as is commonly supposed. The younger men are the ones who start the fights. One may throw a knife into a window, or stick the point of it into a tree, fire a pistol into the ground, or into the air, and the fight begins. These are considered a challenge and some one is likely to accept it and the war is on.

I said," answered Mr. Burns, "for it was a mighty tender subject when I began to refer to the past. It was likely to recall memories of events that would arouse the old feud spirit and start trouble right there. There had been fights in that very place, and I had been there, too. The posts of that old mill-shed were veritable lead mines, and I had stood there behind them to keep the bullets from entering my body."

For three years this sturdy young mountaineer had taken his place in the then prevailing feuds, now offering his body as a target for another man's rifle, and again taking a deadly aim with his own. With tears of gratitude he now thanks God that he never killed a man and that *he* was not killed—at least for

good. He now believes that it was providential that he was permitted to have a part in the feuds in order that he might have greater influence with his people. He had been one of them, sharing with them all their experiences and they knew that he had a fellow-feeling for them. "Surely the wrath of man shall praise thee; the remainder of wrath shalt thou restrain." No other man on earth could have led the people to do what they did at this time except James Anderson Burns. It would have meant disaster to have attempted it. For a moment let your mind dwell on that picture. Here is a man with only seventeen months of schooling; around him is gathered a group of some forty or fifty illiterate mountaineers representing two warring factions; without a dollar of money or an acre of land he is proposing to found a college! Is it not pathetic? Were it not so serious it would be ridiculous. But we are not to despise the day of small things. Eternity alone shall record the real significance of that little meeting in the old mill-shed.

We should like to have that speech word for word; but it does not matter, we have the result. "A good speech is a good thing, but the verdict is the thing."

This staunch and stalwart advocate of righteousness and truth secured a verdict in his own favor. He hardly recalls his exact words on that occasion, but he told them that they could never hope to end the feuds by killing off one another. As fast as they killed off one generation another would grow up. And what for?

"YOU are rearing your sons for slaughter," said this impassioned speaker. And I fancy I can see his great, strong body convulsed with emotion, hear the pathos of his voice, and see the tears upon his cheeks, as we have witnessed many times since, as he has made his appeal in behalf of his people.

"Come," said he, "let us unite on something that will be a benefit to our girls and boys, and to the community. We have been living in sin and ignorance long enough. Let us seek something better for ourselves and our children."

While Mr. Burns was still talking, Lee Combs, a noted feud-leader, arose and started toward him. In an instant a relative of the speaker, Dan Burns, arose and came toward him also.

"I did not know what this meant," said Mr. Burns, "I wondered what would happen when they came together, for they

were enemies. I was mighty glad when I saw each of them put out a hand to greet the other for the first time in their lives. I knew then that Oneida Institute was going to be a success."

THIS was the beginning of Oneida Institute. Now it became necessary to have a charter signed by twelve men, but a sufficient number of representative men who could write their names could not be found. So the charter was signed by only five, the other seven making their marks. And this was the charter for an institution of higher learning! With statesman-like foresight the founder selected representatives from both factions.

Now the thing was incorporated. But what did they incorporate? Thin air and good faith, for "the school" owned nothing—not even an acre of land. However, the assets proved to be sufficient for a beginning, for mountain air is pure, the faith of the founder was firm. Upon these the man with a vision proceeded to build. Burns is a predestinarian. He believes that all this was predetermined by the counsel foreknowledge of God.

"You may laugh at it if you want to," said he in an address one night, "but it works." He is in that sense a pragmatist of the strictest sort; the theory has worked and that is all the proof needed.

The Laying of the Cornerstone

MR. BURNS is a quiet, meditative man—a typical man of the hills. One morning just at daybreak, with no human eye to witness, he placed in position with his own hands the previously-prepared cornerstone of that first building. And as he did so there went up a prayer—not in words—but from the depth of his heart that God would bless that institution. This was his challenge to the illiteracy and lawlessness of that community. At that moment a young man from Bullskin Mountain came down the river-road on the opposite side riding a mule. He fired his pistol into the air as if in challenge to the effort of the enthusiastic young educator. Burns won out in his fight, however, for within three years' time that young feudist was a student in his school.

The silent prayer of the silent man was heard. The people of the community looked upon this procedure, first with curiosity, then with sympathetic interest; and after a time, with consciences stricken and faces ashamed they came and

offered their assistance to this solitary enthusiast. With a conscious dereliction of duty they now went to work in earnest. Some of these sturdy men wrought with him during the day, others joined the company at night, working far on towards midnight, some remaining to sleep on the shavings under the work-bench with the foreman of the gang. "Big Henry" Hensley, as he is commonly known, a noted feud-leader, gave Mr. Burns \$50—the first cash contribution to his school. This was a magnificent gift and none was more appreciated unless it was the little plot of ground upon which the school was to be built. Royal gifts were these from the mountaineers.

At last the little one-story, three-room building, 30x40, was completed, but not without a sacrifice. The people had not only given their time and labor, but some had brought rough lumber which they had taken from the joists of their cabins that they might have lumber enough to finish the building. To me it is the most wonderful school building in the world. The splendid buildings of Harvard University do not compare with it in my estimation. It represents so much. It was necessary to borrow \$300 to complete the work, and twenty-one names were signed to the note. This building still stands on the campus, but has been enlarged and converted into a boys' dormitory.

Oneida Institute was now launched. When the doors were opened for school 100 pupils entered. There were three teachers: Rev. J. A. Burns, Rev. C. A. Dugger and Rev. H. L. McMurray. How was the school to run? There was no income. However, the school went forward as it has always done.

STARTING with a little circle of humble people in the Oneida community, Mr. Burns' friends are now numbered by the hundreds, both North and South, both within and without his own denomination.

Eager For Education

The school continued to grow. When school would open in the fall boys and girls would come flocking in from every direction. Some, with tears streaming down their faces, had to return because there was no place for them. This greatly grieved the heart of Oneida Institute's president. A girls' dormitory was imperative. So in 1905 he began the erection of a building for that purpose. He had

no money, but the contract was let and the workmen employed. He walked by faith and not by sight. He believed in God and went upon his theory: that if God wanted him to have this building he would provide the means for it with a reasonable effort on his part. He went out to his brethren and made his appeal; it was not without avail. Friends came to his assistance.

The little plot of ground given by the good woman at the first has, like the widow's oil, increased to a farm of 1,300 acres. Much of it is rich in soil, coal and timber and will prove a valuable asset in days to come. Here the students are taught scientific farming under the direction of an expert agriculturalist. The fact that the institute has its industrial department enables many a boy to work his way through school who would otherwise be deprived of an education.

THE mountaineer is strongly individualistic. His birth and rearing have made him such. He thinks little of the interests of the community as a whole. Oneida Institute teaches and fosters the community spirit. It teaches students to help themselves and to help one another. These are the foundation principles for the building up of a community. Their training will mean much for the communities where they go after leaving the school.

A Prophetic Vision

Here, at least, is one prophet who is not without honor in his own country. His name is a household word throughout the whole region and no man is more honored in the mountains of Kentucky. In his prophetic vision he sees a system of secondary schools reaching out from Oneida to every nook and cranny of the Cumberland, affording an opportunity for every aspiring youth. He sees his own plant enlarged with dormitories, class-rooms, laboratories, libraries, facilities for the industrial departments, an increased teaching force, and endowment, and, most of all, he desires to see his institution free of debt, to which task he is now devoting his time and strength. He has dreams of a printing department where a paper can be published in the interest of the school and the community at large and where students may learn to do practical work in a printing office. He believes that he needs these things and in time he will get them. His courage never fails.

An Ever Widening Influence

This school of the mountains is extending its influence throughout the whole Cumberland region. That it is transforming the life of the people is apparent to even a casual observer. There are other great schools in the mountains, to be sure, but not, perhaps, whose power is more far-reaching. Without question it has been a most effective agency in the bringing on of the great awakening which is so much in evidence in the Kentucky mountains. To illustrate this, take a single instance: Eight years ago a student of Oneida Institute was elected superintendent of public instruction in Clay County. Under his leadership seventy-five new school-houses have been built and the educational work of the county has been placed upon a higher plane. Again, some 300 teachers have gone out from this school who are now teaching more than 6,000 pupils throughout the mountain section of the state.

We Are Going To Need Them

They need us now but we are going to need them some day. Should we be threatened with invasion by a foreign foe, we shall have to call upon our southern mountaineer reserves to protect us. They are inured to hardship and are brave, strong and patriotic. An army with mountaineers in the front ranks would be assured of victory. But the mountaineer is good for something else besides fighting. In him are the undeveloped elements of true citizenship. Among them are statesmen, orators, poets, painters, musicians, scientists and literati of whom the world shall know. These are our true American brothers, whom we have neglected and forgotten. They are awakening from their long sleep and are endeavoring to break the bonds of their conscious enslavement. This "Prophet of the Hills" is but the voice of one crying in the wilderness that all good people may hear his call and come to aid him.

Freedom

By R. T. M. SCOTT

THERE is a great stage magician who defies all efforts to tie him up. Handcuffed and roped, nailed in a packing case and thrown into the sea, he swims to the surface a free man. What is his secret? He must have great and unusual ability. Whether it is but a trick, or something deeper, it could only have been arrived at by means of long study, hard practice and unusual opportunities. The secret is great but it is a difficult one to learn. There is a greater secret which any man may learn and with which he may free himself from any situation that is not wholly pernicious. Perfectly understood, the secret would bring freedom to any man, anywhere—instantly! Let us study it just a little.

Tie your feet together and press them apart against the cords. Your feet are restrained. Stop pressing them apart and the restraint vanishes. The cords have no power to restrain unless you deliberately press against them. You, yourself, cause the restraint—not the cords. A stone wall prevents you from walking away—when you try to walk away. If you do not try to walk away, the stone wall has no more restraint for you than so much tissue paper. You admit this to be true but you think that it is poor conso-

lation. Space is short but let us study a little bit farther.

UTTERLY to defeat four stone walls would seem to demand something more than the giving up of all attempt to break through. Within the walls you are bored. So much of interest lies without; so little within. All wrong, my friend, all wrong! There is a thousand times greater interest within than there is without. It is not selfishness to be interested in yourself. It is just common sense—provided that your self-interest does not injure anybody else. Where you are, lies untold interest. Maybe, you think. So many people get bored and it is easy, you reflect, to talk—on a typewriter!

Consider a million years. It is but a fly-speck in eternity. What, then, is our three score years and ten? You believe (if you don't you make the Creator less intelligent than yourself) in eternal life. You know that this physical body dies and rots away. Where are you going to get your eternal-life body? My friend, you have it now. What do you suppose that this physical body is modeled after? Find the model. It is more interesting than all else. It is freedom—and it is within the four walls.—*Azoth.*

If You Are Not Happy, It's Your Own Fault

By MAUD FRAZER JACKSON

*"A splendor amid gloom—a sunny thread
Woven into a tapestry of cloud,
A merry child a-playing with the shroud
That lies upon a breathless mother's bed."*

ONE OF the poets tells us that human happiness is like that. Agreeing with him, others of doleful moods tell us that it is well not to "ask too much of happiness here below."

Well, it all depends upon what we mean by happiness. The world includes much or little according to the state of the soul. "Seek and ye shall find, knock and it shall be opened unto you," said the great Teacher with regard to the happiness we have in mind, the real and enduring kind, the happiness of the lovers among men, other names for which are wisdom, peace, joy. The glory of life is that this peace which the world cannot give nor take away may be freely ours. The poet's words are true if applied to happiness the source of which is of the earth, earthly.

If our "being's end and aim" is the mere gratification of selfish desires, we are going to be disappointed.

Says Horace Mann: "In vain do they talk of happiness who never subdued an impulse in obedience to a principle. He who never sacrificed a present to a future good, or a personal to a general one, can speak of happiness only as the blind do of colors."

THERE is much real happiness in the world despite the agonizing of some youthful poets, but where do we find it? Not among those whose cry morning, noon and night is the cry of the three selfish birds: "What can I have? What do I want? What will become of me?" Not among those who have no higher aims than "getting ahead" as they call it, not among those who are straining every nerve to "keep up with the Joneses." Most unhappiness and discontent are due, not to outward, real misfortunes, but to low aims, wrong ideas of life's values, hurt vanity, thwarted ambition, envy.

"The world is so full of a number of things, I'm sure we should all be as happy as kings" sounds rather odd these days when the word king is such a poor simile for happi-

ness. We should be as happy as the ideal story-book king. But no number of other things can make us happy until we have the one thing needful, the glory that sanctifies every earthly joy and "throws a light on every earthly hill."

THE best thing in the world, says Mrs. Browning, "is something out of it, I think." It is that "something" from the world unseen that makes the bird in the bosom sing through the tempest, that brings progress, beauty, strength, fulness of life; the heavenly vision, the voice within;—it is that "something" that makes it possible for a human being to reach what Carlyle calls that "higher height than happiness—blessedness."

Call it religion, or faith if you will. In truth it is God. God is love. He that dwelleth in love dwelleth in God and God in him. What a picture of a happy and love-filled soul Victor Hugo gives us in the good bishop in *Les Misérables*.

"What more was needed by this old man? A little garden to walk and immensity to reflect upon; a few flowers on earth and all the stars in the sky. He felt something depart from him and something descend upon him, mysterious interchanges of the depths of the soul with the depths of the universe."

Any soul thus conscious of communication with the Eternal, giving forth and receiving love, has the happiness that means joy, peace, satisfaction.

THE soul, without this consciousness, is like driftwood buffeted by wind and wave. Without the heart of love no king not even with all the powers and splendor of fairy-lore, can know the meaning of happiness and contentment. We do not doubt that the blue bird has been found by the good king and queen of Belgium. But the poorest subject may find it, as they did, on the great open highway of self-sacrifice, love for God and humanity.

That love is the mightiest thing on

(Continued on page 27.)

A Book That Has Influenced Thousands

MR. GRACE M. BROWN a few years ago wrote a remarkable book.

It has influenced the lives of thousands who have read it. Mrs. Brown is a student of the deeper things of life. She was for a number of years editor of *The Essene* and has written for a number of other magazines. Her home is in Denver, Colorado.

The book to which this little article has reference is "TODAY." It is compilation of her thoughts on life and its meaning, arranged in short paragraphs, one little essay for each day in the year. Each paragraph is a gem of pure reasoning.

In the introduction Mrs. Brown explains why she compiles these lessons in the art of living. She says:

Foreword

IN this day of transcendentalism and intense demand, with its rapid response, the heart sometimes longs for simple statements of facts apart from consecutive philosophy or accepted creeds.

We cannot ignore what may seem to us to be the lesser things of life, if we do, they very soon accumulate and rise in their co-operative might to overwhelm us.

Possibly common sense is an old fashioned virtue but it helps mightily in holding us close to the earth home while we are unfolding toward the consciousness of our universal position and its attendant power.

So it occurs to me that it will be an acceptable aid to students of truth and to lovers of life in its daily necessity, to have this book with its word for a moment which may suggest the cheer thought for the day.

There have been many days of physical rebellion and many days of mental unrest, but today is the day of that great spiritual awakening wherein a world is entering its birthright of consciousness and freeing itself from all religious dictatorship and claiming its right to know God directly for itself.

Therein rests the glory of living, and no soul is so frail and so humble but that it can do its part in the ultimate interblending of humanity with divinity.

And we only want to do our part—you can not live my life and I can not live yours. You can not judge my life nor shall I interfere with yours, but we can help each other and love each other and let the soul shine of us radiate so clearly that the whole race may feel its vivifying force.

Truly, men are coming into their realm of angelhood which is nothing more nor less than the right angle of his relation to God.

Then he shall know that only the real of himself can live—only the truth of him can endure—only the God-man has any place today and all the burdens which he has assumed, all his sorrow and sin, all his poverty and woe, all his sickness and death shall be laid upon the universal law of his own creating and be dissolved therein.

Come my brothers and sisters, let us declare for the word of truth which frees the race from all that binds it down.

Let us think and speak in the spirit of love and then let us act in the spirit of wisdom.

And above all let us use our common sense and keep our feet firmly founded upon the earth that in our transcendental desires we may be balanced in our every-day work which is the pathway that shall lead us to fulfillment of those desires.

STILL other thousands would have been influenced by this little book if it had ever been placed on general sale at book stores, but although it was printed several years ago, it has only had a limited sale from Mrs. Brown's own home. In order that readers of this magazine may have an opportunity of reading it, *The Business Philosopher* has prevailed upon Mrs. Brown to permit us to accept orders for "TODAY." You may have a copy post paid, bound in limp black leather, for \$2.00. You will receive the book within a few days after we receive your order. May we send you a copy?

THE BUSINESS PHILOSOPHER

Book Department, Room 1517 Union & Planters Bank,
MEMPHIS, TENN.

IF YOU ARE NOT HAPPY, IT'S YOUR OWN FAULT

(Continued from page 25.)

earth, the great reality, is proven by the fact that no blow of misfortune, no pain, no sorrow, has power to crush to earth the true lover. To its suffering lovers, not to the prosperous and selfish, does the world look for inspiration and comfort and wisdom; to Bunyan in prison, blind Milton, Beethoven deaf and hearing the music of the spheres, Fanny Crosby, blind from infancy and singing souls out of despair and into the Kingdom of Heaven. And how often we go for sunshine on a cloudy day to some invalid shut out from the world's activities but shut in with God. I have known two such women whom the loving heart made happy, whose lives were as lights in the window. Love is stronger than sorrow, stronger than death. Sorrow nobly born does not make us unhappy. "Tis sorrow builds the shining ladder up. Whose golden rounds are our calamities," sings Lowell. But if we are going about as calamity-howlers, whiners, complainers, it is safe to say that our sorrows and troubles are not acting as a ladder.

THE truth is that, while the joys and sorrows that are our earthly lot have their influence, they in themselves can do nothing for an ungrateful and unloving heart. When we learn to love God, according to the Word, all things work together for good to us. If we are not happy it is our own fault; it is because of our wrong choice of things.

Patrick Henry, when a young man, took great pleasure in the view from a mountain-height near his home. One day, after he had attained distinction, a party of young men went hunting on this mountain and the guide pointed out to them what was called Patrick Henry's view. "Now I know," said one as he gazed, "now I know what made Patrick Henry great." The old guide grunted out the reply, "Well, I have known many young men to visit this mountain and look at the scenery, but I never knew but one Patrick Henry."

"As to whether the clouds or sunshine make or mar us depends on the way we look at them. Unless we have the 'largeness of heart' which the Bible gives as a part of true wisdom, sorrow may make us narrow, bitter, depressing to all we meet.

Earthly joys but lead the loving heart to a closer walk with God. But it is possible to lose sight of the Star in gazing at the "whizzing rocket" and to mistake the tinsel for the gold.

"Not enjoyment and not sorrow is our destined end today
But to live that each tomorrow sees us farther on the way."

DO you know anyone who lives an unselfish life of service who is discontented, unhappy and always complaining of the world's ingratitude? I think not. "Happiness," says one, "is great love and much service; it is the light shining from the candle of love, the perfume of the rose of love, the sound from the bells of love." This is not poetic nonsense. It is as exact a statement as that two and two make four. There is no real virtue but that born of love; no sin but love's denial.

We buy earthly haubles "with our whole soul's tasking" and find them turn to dust in our hands. But when we seek happiness through love, then results are sure. There is no final disappointment. This is what our great Lincoln meant when he said that people are about as happy as they make up their minds to be. Every great soul sooner or later has come to the point of decision and determined that life for them is to be serving and giving rather than getting and keeping.

Lucy Larcom, one of America's sweetest, and most helpful singers, refers in her diary to the danger that confronts the single woman of becoming too self-centered. "So I must seek to live in others' joys and sorrows."

A LIFE large and deep in its love is the privilege of those placed as I am; it must be either that or quite unloving, shut up in its own small case of selfishness."

But all people, married or single, have need to struggle against narrowness of sympathies and interests, to guard against the spirit of the man who prayed, "Lord, bless me and my wife, brother John and his wife, us four and no more, amen."

From those whose life-aims have been self-exaltation and self-gratification come the bitterest wails of despair. "Love thyself last," says Wolsey to Cromwell.

"Be just and fear not.

Let all the ends thou aim'st at be thy country's, thy God's and truth's.
O Cromwell, Cromwell!

Had I but served my God with half the
zeal

I served my king, He would not in mine
age
Have left me naked to mine enemies."

No love-thought, no love-act ever goes
unrewarded. We may waste our lives in
ministering to self, but never in minister-
ing to others. "Affection never was
wasted," says Longellow,

"That which the fountain sends forth
Returns again to the fountain."

THE Constitution holds that all men
have a right to life, liberty and
the pursuit of happiness. Men and women
pursue happiness in the wrong way,
get off the path of love and on the path of
selfish disregard for the rights or feelings of
others, and when they overtake the thing
they are after, lo, it is not happiness at all,
nor life, nor liberty. It is death, slavery
and misery!

There are many discussions and lectures
in magazines and papers with regard to
the best ways of making ourselves attrac-
tive and interesting to others. The very
best recipe we know of is found in 1st Cor. 13.

We bore and repel others because we do
not love others enough, because we are
"puffed up," because we vaunt ourselves,
because we "think evil." Here is the cure
for self-consciousness—the love that "seek-
eth not her own."

Here is the way to good manners, for
love "doth not behave itself unseemly."
There is a great deal of truth in the say-
ing that "a bore is a person who wants to
talk about himself when we want to talk
about ourself." Most of the boredom
we suffer is from lack of sympathy and
interest for others; and this same lack that
makes us poor listeners, makes our con-
versation too full of "I" and "me" and
"mine."

LOVE will attract love, always. Lack
of love and sympathy repels us even
from the printed page.

On the other hand how many glaring
faults we excuse in some authors because
they love much. Take Burns, that great
lover of man and nature of whom Lowell
speaks:

"From common wood the Cross was
hewed

By love turned priceless sandal."

And Walt Whitman, who, with all his
faults, shows a sincere love for all living,

growing things, especially children and
dogs, as he tells us.

The great basic truth underneath all
the theories of good government for our
nation or any nation is that in order to
grow greater and better and happier we
must become more loving, lovers of God,
of righteousness, of one another. Our
nation was founded on love. It was the
love of liberty, of home, of generations yet
unborn, that led our forefathers to face
unflinchingly hardship, danger and death.
It is love that is preserving us and giving us
all the happiness we enjoy as a nation.
If it were not for the lovers among our
influential men as well as among the great
common people the pillars of the state
would crumble to dust.

ALL our great reforms have come
about because of these lovers who
feel, like Whittier, their "brother's pain
and sorrow" as "their own." They have
come because of the women like Mrs.
Browning who drew the attention of the
people of London to the want and suffering
among the children of the slums, saying:
"Our own babes cry in them all;" and
"Can we bear the sweet looks of our own
children?" thinking of these sorrowful
childish faces.

The lovers and poets, after all, have done
more for the world than our so-called prac-
tical people. In reality from the Bible and
all great poetry, the love-literature of the
world, we get the best, practical philosophy
of life. Lovers have far more influence
than tyrants, drunk with lust of blood and
power. I have been reading of the reign of
one Numa, a king of Rome about 390
B. C. He was a lover of the people and
they loved him, and this is what Plutarch
tells us he accomplished during his reign:
"Not only were the Roman people softened
and charmed by the righteousness and
mildness of their king but also the cities
round about. The people were filled with
longing desire to have good government, to
be at peace, to till the soil, to rear their
children in quiet and worship the gods.
Even the hyperbole of the poets falls short
of picturing the state of man in these days."

EVERY honest effort of love for the
relief of suffering, every effort to
make the downward path less easy and the
upward one more alluring, helps to preserve
our life and liberty as a nation. When any
part of the community is wronged or neg-

lected the whole nation is injured sooner or later.

"Like warp and woof all destinies
Are woven fast,
Linked in sympathy, like the keys
Of an organ vast.
Pluck one thread and the web ye mar
Break but one
Of a thousand keys and the paining jar
Through all will run."

Ruskin holds that no nation can rise high in art when any of the members of the commonwealth are unloved and uncared for. "To get your country clean,"

he says, "and your people lovely—I assure you that is a necessary work of art to begin with. There has never been true art in a country where the people were pale with miserable toil and where the lips of youth instead of being full with blood were pinched by famine."

There is true happiness only in the ranks of the lovers. "The world was made for lovers; all others are intruders." All may be lovers who can reach God's hand, and

"We are all tall enough to reach God's hand,

The angels are no taller."

—*National Republican.*

Tell 'Em Who's Their Boss

THE automobile and truck manufacturers have in their past few years been among the most aggressive advertisers in this country. Their house organs which go to employees and members of the sales forces are models of what a house organ used to be.

Here is a little talk which contains some common sense advice to the workers in any industry, which we are reprinting from the Republic Radio, which is the house organ issued by the Republican Truck Sales Corporation of Alma, Michigan.

This is the advice that the editor of that little magazine gives:

You're working day after day in the big shop.

You're either satisfied and happy or else you're sore about something.

If you're satisfied and know you're getting along all right—fine!

If you're sore, I want to ask you one question.

Do you know who is your boss?

"Sure, Mike," you say. "I'm working for the man who owns this business. He's my boss!"

But that's not so—not on your life!

You're working for yourself.

You bet you are!

You're in business for yourself just as much as the big guy who owns the business.

The big guy isn't your boss at all.

He's your customer, and you're sell-

ing something to him, just like he's selling something to his customers.

Now, the "boss" is selling goods to his customers because they need them.

And you're selling your work to your customer, the "boss," because he needs it.

Now, supposing the "boss" starts in to make poor goods. He doesn't give the people full value for their money.

What happens?

Why, the people find it out and won't buy his goods. They buy some other guy's goods and he loses his customers.

Now, supposing you start in selling your customer, the "boss," poor work.

You don't give him a full day's work for a full day's pay—what then?

Why, the boss is going to do the same thing with your poor work that the people would do with his poor goods.

He's going to buy another's work. You lose your customer and have to hunt another.

People buy the best goods they can get for their money.

The boss will buy the best work he can get for his money.

You've got to look at it this way before you can get ahead!

You've got to deliver the goods to get the money, no matter what you do!

Just as soon as you learn that you're your own boss you will sell the best work you have in you.

And the "boss" will buy all you've got.



Little Journeys in Applied Psychology

With Demonstrated Proof of Its Practical
Value in Everyday Life

By AGNES MAE GLASGOW

As Ye Sow, So Shall Ye Reap—Mocking Not God

I HAVE made it a practice to say to everyone who asks me, "Applied psychology is a science and if properly understood and used is demonstrable to anyone, whether that one be a Christian or an infidel." But I always add, "if you are going to object to my use now and then of some Christian phrase or Bible term or quotation, then I am not the teacher for you, for no matter how thoroughly you understand the facts and uses concerning the Power of Mind over Matter, there is something even higher than the cold, intellectual facts.

Sooner or later the intellectual practitioner will come right up to a blank wall where, for him, there is no opening—and he will begin to tell himself that after all there is something that he has missed, some little 'link in the chain' that he has omitted and then, that man will be ready to accept the spiritual side of this science. He will have united the 'East and the West' and have formed a complete circuit, and with the completion of his circuit, his power to demonstrate will have reached almost if not quite 'perfection.'

However, for practical uses I pledge myself to stick as closely to matter of fact principle as possible, only slipping now and then into the beloved terms—when I feel that by so doing I can serve the student to a better purpose. And because I feel that in our first article I can serve you better by some use of the phrase with which I am most familiar, I have begun this article with the words, *'As Ye Sow, So Shall Ye Reap—Mocking Not God.'*

In the notice above as given by the editor you see that I teach somewhat dif-

ferently from others. Therefore I ask that you bear with me yet a little while though you may not at first *quite agree* with some of my assertions—just wait—and the *truth will out later on.*"

TO PROCEED then, we must first decide between ourselves as to who and what is GOD?

I will give an answer, and this is one of the things I want you to lay away and not criticize until later on. My answer is *God is all*. He says that He is *All and in all, lives, moves and has His Being in us*. If this is true, then we live, move and have *our Being in God*. This must be if *God is all*.

Then, if He is all—He must be that which causes all, and to cause anything He must be intelligent, wise and powerful.

I want to get over this part of our work as quickly as possible, for it is not my purpose to teach theory. I do not care for theory unless I can take hold of that theory and putting it to a practical use, *get results*. But, to make it clear, we will then assume that *God being All—is Power, Wisdom, Cause*, and that as He is all this, He must be spirit, a formless energy, having wisdom and substance but not form. Next we look another fact straight in the face and ask:

"If God is All, then who am I? You—Mr. Jones or Mr. Brown?"

"Did we not agree to accept the statement that 'God was All?'"

Think a minute. One of the names we are going to call this *God* is that of a *wise and energetic cause*—and you are the result of His energy and wisdom. You are a living manifestation of energy, a form of

power having intelligence—and a substantial form.

WHO is there to say that this Great Cause back of all expression, having the wisdom to do, the power to do and the substance to do with, did not decide that He could make of His world a better, bigger, more profitable manifestation of all that He is, all that He can do, and all that He has, by creating *forms, whom He calls men and women—that they—taking hold of His first, or original creation might accomplish greater things to His glory than that which the original Creation permitted?*

In other words we might say, using an every-day expression, "*Man is an original product of this cause,*" and all that man creates by using the substances at hand and the power and wisdom manifested in him, are by-products of the great Cause.

You know that oftentimes the by-products of a thing are worth more than the raw or original products. It is so with petroleum. Petroleum as it comes out of the ground is an original product—gasolene—vaseline—cosmolene, kerosene are all by-products of the petroleum.

Trees, gold, silver, stone, sand, water, and man are all first or original products of God, but man, using the power and wisdom manifested in him and coming from God, creates the by-product of houses, cement, steam and even the gold and silver coin of the realm. Man builds the locomotive out of the iron ore (first product) after turning that ore into steel; then he burns coal and boils water to make steam and thus furnishes energy to that locomotive to haul freight or human beings across the continent. He is not mocking the Cause of his being when he does all this, he is cooperating with that Cause and by so doing has multiplied the original value of the first product a thousand fold.

NOW, you will ask, "What has all this to do with demonstration?" And I answer, everything. In comforting yourself, you are comforting God—the Cause. In honoring yourself you are honoring the Cause back of your being. Another thought arises, "Whom doth man love to honor?" Answer, "He who most honoreth that man." And so does the Cause of all favor most that man who desires most to honor that Cause. And if he knows *why*, he desires this he will demonstrate.

Now we have agreed that Man is the result of God's desire to express His power,

wisdom and substance in form and we have reasoned that His purpose was that man might bring out these manifold by-products of the Cause. So you see that every time you demonstrate a house out of trees—you have been doing the very thing that you were created for doing. Also no man has ever achieved a house or home who did not first desire that home. No man has ever earned a dollar who did not desire to possess that dollar, and that dollar would never have been made if God had not moved in the man to desire to make the by-product called money—and man could not have desired to make the by-product if back of the making had not been the desire to possess. So you see that all along you have merely been demonstrating.

TO DEMONSTRATE then, first, one should know why he is and what was the Cause and purpose of his being. Knowing this, man will have no difficulty in realizing that he *must* demonstrate energy, (life and power of all kinds), wisdom, intelligence, understanding, substance, flesh, form, and possessing this understanding of the Cause and Purpose of his being man looks around him for ways and means to demonstrate these things. Now then, watch your step, Psychology.

Having decided that he must demonstrate the above, he perhaps makes up his mind like a banker I knew, that he can show forth his intelligence—use his energy in starting a nice little private bank.

This man starts his bank—but *secretly* he feels that he has not quite capital enough to swing the business. But he starts out bravely and for a time meets with remarkable success. Soon there is a tightness in money matters. Some of his best customers come to have their notes renewed. They are good customers and he cannot afford to lose them—so he renews their notes. All the time he *harbors that secret feeling* that he had not *capital enough*.

He begins to worry. He wants more capital—he feels sure that there is capital that he could have gotten if he had looked for it in time—but now that he has so much of the original capital tied up in renewed notes, he doubts that men with money would want to come in with him. On the contrary he begins to try to keep outsiders from knowing that he is hard pressed. It would not be a good thing for his depositors to know. His worry is soon apparent in his altered manner. He becomes less pleasant to meet. Soon worriment

makes him feel morose and he is crusty—first with his family at home, then with his employers.

CUSTOMERS, when they see him, note a change. They do not enjoy meeting him. A few small borrowers, noting his morose attitude, go elsewhere to borrow money, when they, of all people, were the ones he needed most for they are the people who *redeem their notes promptly—and borrow on short time*. He has lost their patronage. Other depositors, feeling the morbid atmosphere when they come to deposit, *grow uneasy and begin to draw out their deposits*. He is *"ugly as sin"* now—*worry has eaten like canker into his mind*. Not only does he expect his bank to fail, but his own life savings and his honor will go down with the bank. *Desperate, he borrows from his own bank and speculates*. He has reached the abyss. His feet are slipping over the edge. *In a few days the bank examiners will be there*. There is one examiner that he fears more than any other. His name is Greggs. There is another that he thinks might be lenient with him, perhaps hold off the dread day until the stock he has speculated in on the market can advance and he can sell and get out of the hole.

About this time his wife prevails upon him to visit a psychologist. He has worried himself almost ill, his temper has become so irascible that all, even his friends, avoid him. He is possessed with the fear that Greggs—that bank examiner that he now hates because he fears him—will be the man to go over his books. But he has very little money left, not a dollar really that he can truthfully say is his own. He hesitates to go to the psychologist, because of the fee he will have to pay for her services. But he goes.

During a long conversation with the man the psychologist is made to realize several things. That the man is almost sick with fear, that he is very proud and that he is staunch to his given word. But she also realizes that it would take the kindest-hearted mother to enjoy being in that man's company for long—and being a wise woman as well as a good psychologist—*she knows that the man is merely reaping what he has sown—fear, lack, distrust and gloom*. Only a man who had money that he knew what to do with and who was insane as well would think of investing in a concern that was tottering on the brink and whose head officer was making him-

self as gloomily disagreeable as this man was.

BUT how to change his mental attitude and bring about a set of vibrations that would attract kindly conditions was a CONUNDRUM. *You only attract to you that which you are*.

This man's mental state had to be changed and that in a hurry, only a day and a half intervened between the time the man visited the psychologist and the time he expected the bank examiners. Whatever was done must be done quickly. Nothing but the most decided kind of shock would jolt the man out of his present condition. He feared self-destruction. He must be saved from that at least. He had but a little money. It looked like a sin to charge him for the work, but this man loved money—for money he had risked all, honor, friends and everything. The shock, to be effective, had to be made partly with money. The man was so desperately proud that the psychologist knew that he would pay his last penny if that was the fee.

Having talked with the man and showed him how his gloomy mental condition had brought on by degrees the several false steps he had made and caused his old patrons, borrowers and depositors to draw away from him, and that this continued mental brooding had been started by his *secret feeling that he was undertaking something on too small a capital* and that this feeling of working on too small a margin had brought about an unconscious self-criticism, resulting in fear and forboding which he had contributed to his customers, thus implanting in them a fear and distrust of his bank, the psychologist told the man that only a radical and sudden change whereby his mental condition would be caused to register an unalterable and happier condition would ever save him, but that she thought if he would pledge himself to do exactly as she directed he might be able at least to save himself from the worst, which might have meant imprisonment. The man agreed to do exactly as the woman told him.

BUT noting his pride in his pledged word, the woman decided to so pledge the man that no matter what came he would fulfil to the letter the thing she told him to do. She, therefore, made the man take a solemn oath to obey instructions. She then managed to learn that the man

had just twenty dollars with him. She told him that the lesson and treatment would cost twenty dollars. She wanted the man to feel that he had purchased a right to expect results. Then she went into another room and wrote him this lesson.

"Little Jack Horner
Sat in a corner,
Eating a Christmas pie.
He stuck in his thumb,
Pulled out a plum, and said,
What a good boy am I."

These lines the psychologist placed in a sealed envelope and gave it to the man and instructed him to go home and at nine o'clock to break the seal of the envelope and read the lesson he would find therein over three times. The next morning at eight he was to again read that lesson over three times, doing his best to realize that she was trying her best to help *him by getting his mind off his worries—and as there was no vacuum—when the mind was not filled with worry it certainly would be filled with something better.*

At twelve o'clock the next day no, matter where he was or what doing, on the stroke of twelve he was to again read over slowly and carefully the lesson three times and to repeat his reading another three times exactly on the stroke of three o'clock.

THE man went home. At nine he eagerly took out his envelope—broke the seal and read. Then in a very short time his wife called up the psychologist and told her that she feared the man had lost his mind; that he was not in the habit of swearing but that language was prolific and strenuous around there then. (Of course the wife did not use those words, she was far too scornful, and they had paid twenty dollars for that lesson, too). But the psychologist told the wife that she certainly would expect that man to live up to his sworn word. And he did. Never slept that night. Laid awake and coined words to say about that psychologist and his lost twenty dollars. Not once during the night did he refer to his trouble at the bank. His whole time and thought was occupied with the trick the psychologist had played on him. Trouble, hatred, fear, or any of the destructive thoughts are only comparative anyway. He afterward told the psychologist that he had a difficulty in recalling his worry about the bank or fear of that bank examiner—because he

was so busy thinking about how he could "get even" with the psychologist.

Then he remembered his pledge, and promptly at eight the next morning he again began the reading of that nursery rhyme. By this time he was not swearing so much. He went down to the bank almost as a relief. He had been dreading the going to the bank, but now his only thought was to get through with the day's work so that he could once again go and see that woman and tell her what he thought of her.

He was angry through and through, but he was *not worrying*. His associates noticed the change. It was definite, not the vague uncertainty of gloom that they had lived in for days. It was a relief though, they told each other, that the "old man was in a fighting mood" and that they were ready to fight with him.

THE customers came in. They also felt that there was a change. It was as if the place was electrified. Men are not afraid of anger, but they do fear a vague gloom, intangible things, and the customer felt relieved to see signs of even angry life about the place.

Twelve o'clock came. Again the man—grim—but true to his word, took out the envelope and began reading that rhyme over three times. By this time his anger was cooling a bit—and he tried to recall other things that the woman had said to him.

"It will take a shock to jolt you out of your fearful lethargy—no ordinary thing will do it. You've got to get your mind off your trouble—and give God a chance."

These words he recalled. Then he said to himself:

"Well, I certainly forgot all about my trouble last night. I got the shock all right—and . . . " then he began to reason with himself. "Why did that woman do this, she is no fool, she knows that she could be arrested for doing such a thing. She must have had a purpose back of what she did. Let's see, she wanted to get my thoughts off my worry—she wanted to create a new vibration. Well she did, all right; I was never so angry in all my life as I was when I first saw that Mother Goose rhyme—and me paying twenty dollars for it. I haven't been angry all during my trouble—just sick with worry and fear. No, I haven't been angry—just—weighted down with worry—ah, she said it was a loathsome lethargy. An intangible something that neither he nor his friends

could combat—that before you would *pursue and destroy a thing* you had to *give it a definite character*. Ah, well—she had succeeded in giving him a definite something to tackle. Then he smiled—a very grim smile—and asked himself how many times he had read that rhyme that time, deciding that he might not have read it over three times. He again began reading it over—the *humor of the thing struck him* and he *laughed out loud* just as the red-headed (had to make that kid red-headed) office boy opened the door and came in. The boy came back into the outer office to tell the cashier that something had struck the “old man” and that he was laughing.

For the man to laugh was unusual. The cashier made an excuse to go into the president's private office. Caught the man laughing—looked his question—and before the man realized what he was doing—he had told the cashier about his visit to the psychologist and shown him the “lesson.” Both men laughed.

Three o'clock came, again the man, now in a much better humor, because of the sympathy and kindly spirit pervading the entire office force, took out his “lesson” to read the three times. He would see the thing through, didn't seem such a ghastly farce after all—in fact, the ghastliness of it had worn off. It was now a bit of comedy. He was feeling better anyway and had given up the thought of having the psychologist arrested. After all she perhaps believed in what she was doing. He would see the thing through. He laughs heartily, now with all the bitterness gone—and again the office boy comes in—he's red-headed, remember—and because of that—has no hesitation in asking “What's all the ha ha about?”

“It's just a little lesson, son, that I am learning.”

“Must be awful funny sort of lesson”—says the red-headed boy—and goes out

into the main office to meet Mr. Greggs, the bank examiner that the man is afraid of—and the boy, grinning, says to Mr. Greggs:

“The boss is studying his lesson—but maybe he'll take time to see you,” and looks at the cashier and grins some more. The cashier looks at the receiving teller and both smile. Mr. Greggs wants to know what the joke is about—but getting no answer—goes into the private office to see the man. The man is just going over that rhyme for the third and last time—allows the dreaded bank examiner to wait—and having finished the reading, turns to Greggs with a smile upon his face, having completely for the moment forgotten his dread of the man. Of course Mr. Greggs wants to know what all the merriment is about—and then—the man did a thing he never thought it possible to do—**HE SHOWED MR. GREGGS THAT NURSERY RHYME AND TOLD HIM THE WHOLE STORY OF HOW HE HAP- PENED TO BE GIVEN THAT LESSON.**

The man was not such an ogre after all. He listened to the man's story with sympathy—then told the man that he had been watching him for a long time, that he had faith in the bank as an institution, that just such a bank was needed right there, and ought to be a good thing, but that he from the first had sort of thought that the man was trying to swing too big a business on the capital he had, and that what the man needed was more capital. **AND WHAT WAS MORE—HE KNEW JUST WHERE THAT CAPITAL WAS TO BE FOUND. HE HAD A FRIEND WHO WAS LOOKING FOR JUST SUCH AN INVESTMENT. RIGHT THEN AND THERE HE CALLED UP HIS FRIEND. ARRANGED FOR AN INTERVIEW WITH THE MAN,** and, well he did not go over the books for several days after his friend had taken a half interest in the bank.

IN these sketches it will be Mrs. Glasgow's purpose each month to relate some demonstrations that she has personally known, wherein applied psychology has brought about a definite success where failure had seemed inevitable. Mrs. Glasgow will avoid all technical phrases whenever possible, using simple every day terms which may be readily understood by any one whether they are students of psychology or not. The purpose of these articles is to stimulate faith of the individual in himself, to encourage and teach optimism by the understanding of, and proper use of thought force upon material things, (the power of mind over matter).

Mrs. Glasgow is said to teach some what differently from all others. She has had a remarkable success herself and numbers among those she has aided toward success many professional men and women, lawyers, doctors, ministers, bankers, writers and commercial men. All who have intelligence to think and a will to use their thoughts constructively can actually become “masters of their own destiny.” therefore, you will find, no doubt, that in the course of these articles the writer will at times hesitate not to sacrifice theory for fact. Read carefully the demonstrations as related and you will be able to follow the mental process of practitioner and student, used in bringing out the desired results. The way and the why of each thought change will be given so clearly that by putting into practice the same mental tactics anyone should be able to demonstrate success.

Burns of the Mountains

By ARTHUR FREDERICK SHELTON

BURNS of the mountains is a great man—one of the truly great men of this century.

If he ever lectures anywhere within a radius of a few hundred miles of wherever you live, go to hear him. It will be worth the price, no matter what it costs.

I heard him recently in Cleveland. I would have gone again had he lectured the next night on the same theme.

Burns is an intellectual and spiritual dynamo.

He knows, and knows that he knows, his theme; and the light of his knowledge glows with the warmth of Love.

He stood on that platform and talked to an audience of several hundred people for one hour and thirty minutes.

It seemed like thirty minutes. No one left. None got uneasy. All would have gladly listened longer.

Burns doesn't rant and tear. He is neither a human talking machine, nor a verbal cyclone.

He made one gesture during the whole discourse. He just stood there and talked out from the heart.

He told us in a simple, straightforward way, the story of that struggle in the mountains of Kentucky: the struggle of Truth versus Error—of Love versus Hate.

In a general sort of way, nearly everyone knows at least a little of the Hell of Hate bred by the family feud which was all the style twenty-years ago in certain mountain districts of Kentucky.

The chief inheritance from father to son was hate for some neighbor. In many instances that neighbor had killed the father of the son whose inheritance it was to kill either the one who killed his father or his son.

THUS was that district breeding a band of criminals—men bound by solemn oath, often, to become murderers.

That is all changed now!

Burns changed it!

He doesn't exactly say that. He doesn't brag about it. He is modest. All great men are. But you feel and know it as you hear him tell the simple

story of that struggle between Love and Hate—Truth and Falsehood.

Burns "sold" something sure-enough, when he "sold" forty feudists—twenty on each side—the idea of getting together on one of the famous feud grounds and letting him give them a "selling talk" on the foolishness of it all.

That speech he made on that occasion ranks with that of Lincoln at Gettysburg.

It is a wonderful example of the power of courage, born of the consciousness of being right; and all this impelled by the power of Love.

As a result of that one collective selling talk, all feuds were called off; and the fellows who had been fighting each other began to fight illiteracy, and ignorance, by having fun together.

Their fun took the form of work; and the work functioned in building a University.

All they had to build it with was nerve and their bare hands.

No; that was not all. Their hearts and heads were back of their nerve and their hands.

That is what gave them the nerve to tackle the building of a University without any money.

Several of the trustees or directors of that mountain educational institution could neither read nor write. They made their mark on the necessary document; and at the same time, made their mark in the hall of fame, and on the tablets of time.

THEN and there was recorded an event far-reaching in its consequence. The pebble of deed was cast into the sea of time, whose ripples will go on through Eternity.

The first schoolhouse those rough-and-ready mountaineers builded has already grown into a chain of them.

It is rapidly ripening into a real sure-enough University, richly endowed; and known as the Oneida Institute.

The stories related by Burns of the struggle of both faculty and students are rich. Rich in humor and human nature. Rich in the most basic lessons of life.

His lecture is one of the greatest

demonstrations I know of of the following facts among others:

That the reason most men don't accomplish more is because they don't attempt more;

That there is no difficulty so great that there is not a way over, around, through or under it;

That every seeming disadvantage can be turned into real advantage, and that most so-called disadvantages are only seeming;

That so-called trials and troubles, obstacles and difficulties, are mental, spiritual and physical dumb-bells which, properly utilized, afford the means of exercising our mental, spiritual and physical muscles;

That one's success does not depend upon what he knows; but what he is;

That what the individual is, depends upon his spiritual power even more than upon his intellectual power;

That if the spirit is right, the rest will gradually become right;

That truth is mightier than error; that love is mightier than hate.

If Burns comes your way, go to hear him. His lecture will re-charge your Mental and your Spiritual battery. We all need that!

There Is No Death

THERE is no death

No, not so long as I live,

And I shall live always,

For I am Life itself.

I may whisper you the hum of a bee,

Or the slow buzzing drone of a fly.

I may love musically to you across a meadow,

Or shriek shrilly from a neighboring bush,

I may croon soft lullabies of mother love,

Or laugh boisterously on the baseball diamond.

I may crow lustily at dawn,

Or hiss warningly from dank grasses.

I may shimmer the sun from silver scales,

And dart quickly 'neath a gentle wave.

I may hoot mournfully through the solemn night,

Or I may sing joyfully from a tree-top at noon.

But always I am alive, eternally alive, and ever

will be,

Because I am that I am, and I know.

—Lewis D. Fort.

Education

I TEACH the hand, the heart, the brain;

I build for other years;

For knowledge leads to greater deeds,

And triumphs over fears.

The present moment mine,

To men I lift my voice;

I speak to you: "Be strong, be true,"

And make your land rejoice.

—Nicholas Williams.

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Advertising in a Buyer's Market

By TIM THRIFT

Advertising Manager, The American Multigraph Sales Co.

(Digested from an Address Before the New York Advertising Club)

WE HAVE held wild revels and high jinks together—this bunch of good fellows—Sales, Advertising, Production and Finance—and we've come, as inevitably we had to come to the cold, gray dawn of the "morning after."

The gay good-fellowship, the rosy hours, the devil-may-care of the night before is gone and in its place we have a splitting head and throbbing temples and a great thirst. Our spree is over and we're coming back to earth again.

The process is painful, and as we go through it we harken to the pious "I-told-you-sos" of old man Melancholy and R. E. Morse. But already, coming down the corridor, gayly whistling, methinks I hear the bell-hop of Prosperity bearing a tinkling pitcher of the ice-water of common sense, and outside the darkened room the sunshine of a saner business day is gladdening the world.

The analogy may seem out of date, in the face of a certain famous amendment, but it seems to me to be apt. Figuratively speaking, we—and by "we" I refer to Business—are now going through our "morning after" and our mental re-action is about as exhilarating as might be expected, considering the amount of jack, jazz, and joy we've consumed.

As is common to those in a state of intoxication, we've dismissed wise counsellors and given heed to the heedless, with the result that we have outreached ourselves in many directions—in advertising, in selling, in manufacturing and in financing.

The first of these—Advertising—is my subject. And, specifically, advertising in this new, and "buyer's," market.

Let me state, at the outset, that I do not feel we have been any more foolish in our advertising antics in this period now past than we have been in the other directions I have mentioned. In fact, in some ways, I think we have been just a little saner than might be expected. Possibly because advertising is *always* advertising, even when poorly done, and there is, consequently, some reaction from it—whereas, selling isn't

always selling, or manufacturing *manufacturing* or financing *financing*.

ADVERTISING, in the main, is now undergoing a process of change.

The reason assigned by many advertisers is because we have entered a "buyer's" market. Let it go at that, for if a "buyer's" market has been the impulse that has quickened some sluggish pulses, then it's a blessing indeed! It's high time we went from upholstery to brass tacks anyway!

Let's get down to fundamentals and dig into this thing called "Advertising," for certainly we've had some glaring examples within the past few years of what it is *not*.

Answer these questions, if you can:

When business is booming and we're in a "seller's" market—can't make goods fast enough to supply the demand—*why is advertising slowed down, or stopped?*

When business is drumming and we're in a "buyer's" market—can't get a demand for the goods we can make—*why is advertising slowed down, or stopped?* Conjure on that paradox, for it has a great deal to do with this thing that is our bread and butter.

It's a situation that exists because the principals in a business—the officials—do not know what advertising really is—it's *why, when and where*.

The head of a business who is *sold* on advertising never offers it up as a sacrifice in either a "seller's" or a "buyer's" market.

He knows too much about it.

HE DOESN'T think that it is simply white space, big type, pictures, signs, painted displays, magazines, newspapers, booklets, catalogs, and so on.

He realizes that these are merely its *media of expression*.

He doesn't think that it is simply an expenditure of money, made because it seems to be what everyone else is doing, and that, for some vague reason he should follow the crowd.

He realizes that it is an investment—business insurance—cultivating the fields of the years.

He knows that advertising is simply *business*, nothing more nor less. That it is just doing the same old things that built up the business—only doing them on a larger scale, more scientifically, more efficiently, more economically.

He knows that advertising is something that must be distributed through the mass of a business—that it cannot be pasted on like a label, tied on like a tag or nailed on like a sign.

Only the change of a letter turns "Advertise" into "Adversity."

The head of the business who knows doesn't try to improve the spelling of his advertising.

In the advertising during our "intoxicated" state we've had too many advertisements and not enough advertising—too much publicity and not enough plan.

Let me amplify.

Many of those who have been filling space with advertisements—the harrowing examination of which I will not go into—when the market changed, frantically wiggled an S. O. S. to change their copy to something suitable for a "buyer's" market. The idea was right, but the reason belated.

Changing advertisements does not

instance a change in understanding of advertising itself. The chances are that a sane understanding in the beginning would have made any change unnecessary. Exceptions always admitted to the bar.

The weakness of much of our advertising—the reason it has not been better understood by the principals in the business—is because it has been done without plan or co-ordination with the other elements in the business.

ADVERTISING—sane advertising that builds and pyramids through the years—is simply part of a plan that takes cognizance of all the factors in the business that bear upon it and that it bears upon.

The trouble with many business men is that when they think of advertising at all they instantly picture to themselves an electric sign on Broadway, or beautiful magazine pages in colors, or their name in 48-point bold type across the bottom of a seven-column newspaper advertisement, or their honorable countenance on a bill-board, viewed by admiring congressmen en route for Washington.

These glorious, and possibly worthy,

(Continued on page 41.)

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THE BUSINESS PHILOSOPHER - Memphis, Tennessee

Life Studies

By GRACE M. BROWN

(Copyright, 1921, by Grace M. Brown)

A FAIR child stood at the gateway of a restless world.

Above her and around her and enfolding her was the fullness of a vivid life, and the child reached out her dimpling baby hand in gladness as she sang the beautiful song of youth: "It is all for me, for me. The great earth is my playground; the daisies bloom for me and I shall sing and laugh and play always because of their love for me."

And the days rolled on and the fair child saw the daisies fade and the deep winter snows enfold her playground, while the bitter wind chilled the buoyant air and stilled the heart throb of the waters as it pressed them in its icy embrace.

A maiden stood at the threshold of life's temple of experience. "Never mind the fading daisies and the stilled waters," she sang. "I shall seek my joy in the throbbing heart of humanity; there I shall laugh and sing and play always because youth and beauty and love are all for me—for me, and I shall meet and conquer because of their love for me."

THE days swept on and a woman with the flush of triumph on her face stood upon life's pinnacle. "Oh,—glorious life,"—she cried, "I love the fierceness of thy blast because I am greater than all its fury. I love thy great opulence because it is all for me; and I love thy crashing torrent, though it may sweep away all the world, it cannot assail me upon my pinnacle of fame and beauty and gold." And she raised high to heaven her slim white hands as though she would draw from its depths even more of earth's gifts to strengthen her triumph.

Even as the last tone of her exultant voice melted into the golden air, a shiver of passing human agony swept over her swaying form and she stooped in shuddering surprise as a breath of fierce, anguished unrest entered her awakening heart and tore away all pride of flesh and gold and human adulation.

And the woman saw as one aroused from a trance of ages, a world teeming with struggling human creatures and herself, one with them, no more, no less than they.

THE years blended into eternity and a woman, beautiful with the chastening glory of life's experience, stood out upon the sunlit plains while the radiance as of a great blessing fell around her gracious form. "Oh life," she cried, "at last I know thy law. I am created for thee, and as I give my love and my service to thee, all of thy great treasures are mine because I am created for thee—for thee,—Oh glorious life."

And, as the woman passed on into the mighty current of the world's work, she heard in the deep silence life's answer:

"Oh child,—Oh maiden,—Oh woman of sorrow and woman of joy,—Thou hast met me and learned my lesson well."

"My sorrows which thou hast overcome with love, my joys which thou hast welcomed with love, my labors which thou hast accomplished in love, have given thee this great enlightenment that love is the fulfilment of my law; in that realization, thou knowest that no man can be greater than another and no man can be lesser than another, humanity is one in God's clear love."

"And thou shalt sing and laugh always because of thy love."

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Book Department, P. O. Box 1043,

Memphis, Tenn.

When Busy Men Take The Time

To write a letter to a magazine expressing their appreciation, that action means something.

HUNDREDS of such letters come to this office every month. In many instances executive officials order ten to fifty magazines for members of their sales or office forces. There is a special rate for such subscriptions which the circulation department will be glad to take up with you. Here are a few letters received within the past few days:

The policy of the magazine seems as broad as the universe and its contributors as stars in the firmament of human mentality.

"Its psychology covers the varied and numerous bearings of life with a soothing smoothness which I trust will give it the success its conservatism, breadth and purpose deserves."—J. G. FOWLKES, *Waverly, Tenn.*

This Speaks for Itself

THE CONTINENTAL COMPANY
DETROIT, MICH.

February 15, 1921.

The Business Philosopher,
Union & Planters Bank Bldg.,
Memphis, Tenn.

Gentlemen:

Enclosed we hand you our check for \$10.00. Please enter subscriptions for "The Business Philosopher" for one year to be sent to each of the following: Mr. H. R. Weesner, Wabash Screen Door Co., Minneapolis, Minn.; Mr. H. A. Way, Porter Screen Co., Burlington, Vt.; Mr. H. L. Mearkle, Philadelphia Screen Mfg. Co., 56th St. & Woodland Avenue, Philadelphia, Pa.; Mr. W. J. Donahue, Wabash Screen Door Co., 111 West Washington St., Chicago, Ill.; Mr. C. P. Bentley, Owosso Manufacturing Co., Owosso, Michigan. Yours very truly,

THE CONTINENTAL COMPANY

"Will Have Broadening Influence"

I am glad of the opportunity to subscribe to your instructive magazine and feel that it will have a broadening influence for all subscribers. Dr. Sheldon is not the only one by a large majority who appreciates the size and quality of Mr. Hanson and Mr. James and with the support of such men there is not the slightest doubt as to the success of your valuable magazine in this territory.—J. A. TEAGUE, *Farm Manager, J. T. Fargason & Son, R. F. D. No. 1, Curve, Tenn.*

Read by All in Office

I have a very sincere respect for your bright and interesting publication, which is always a most welcome visitor to my office. We all read the "Business Philosopher" here and enjoy it very much. Our points of view are very similar.—CARROLL F. SMYTHE, *Publicity Manager, L. R. Steel Service Corporation, Ltd., Toronto, Ontario, Canada.*

I take many other magazines, but the Business Philosopher, surpasses them all. It is valuable in all walks of life, and does not present mere theories, but the results of individual experience, to be applied to all walks of every day life—A. P. ARMOUR, *Brunswick, Tenn.*

ADVERTISING IN A BUYER'S MARKET

(Continued from page 38.)

visions obscure the modest, deprecating, easily frightened man or woman who buys the goods—the ultimate consumer.

Let us analyze all the operations leading to and following a sale, *before* we apportion our advertising appropriation, instead of *after* we have spent the money, and it is too late to repent.

An advertising appropriation is often *fatal* to the unfortunate consumer. He used to be an *individual*, in those early, struggling days when you wrote letters to him, greeted him warmly on the street, begged for his patronage. But now times have changed. You're a great advertiser—your name and fame are emblazoned in big advertisements—and he is no longer recognized. Instead of a human being he has become *circulation*.

Why don't you deal with him as of yore? Perhaps it's because when you get out your pencil and set down:

To national advertising.....	\$ 90,000
To salaries advertising department.....	5,000
Total.....	\$ 95,000

There is only.....	5,000
left out of your total appropriation of.....	100,000

And that poor, overworked \$5,000 must take care of "miscellaneous printing," under which *nom de plume* some are eager to charge up to advertising expense even the trade-mark stamped on a machine, as well as office and factory forms, billheads and a new coat of paint for the delivery wagon.

IN FIGURING where that appropriation is to go you ought to *begin* with the individual consumer and *end* with general publicity—not vice versa.

Pay more attention to advertising and not so much to advertisements—publicity.

Plan your work and work your plan.

What are the logical steps in business?

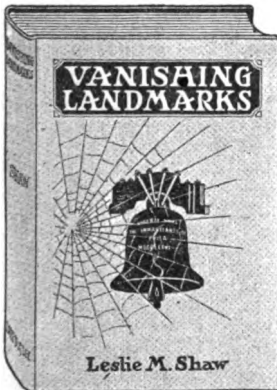
- 1st. You sell something *personally* to your customer.
- 2nd. You go to him through your *personal* representation.
- 3rd. You reach him through the mails with a *personal* message.
- 4th. You reach him through the agent or dealer.

Vanishing Landmarks

By LESLIE M. SHAW

Ex-Governor of Iowa and Former Secretary of the Treasury

A Discussion of the Trend Toward Bolshevism



A discussion that is as unconventional as a face-to-face chat and as keen and deft as a surgeon's probe. There is a constant delight in the wealth of homely illustration; there is growing enjoyment in a pervasive personality that gives most genial flavor to pertinent facts—first-hand facts touching to-day's problems to the quick.

There is no question more vital today or nearer to America's heart. Whether or no the book convinces you, it will at least enable you to make your decision with intelligence and a knowledge of the facts. It throws new and clear light on details too often withheld from the public; it is based on unexampled close experience with facts of moment.

Vanishing Landmarks is a message—disturbing, reassuring, insistent—to you who view with dubious eyes our peril-fraught national condition.

For Sale at \$1.50 Postpaid by

THE BUSINESS PHILOSOPHER, Book Dept., P. O. Box 1043 MEMPHIS, TENN.

In all of these four ways you deal with him as an *individual*. Only one of these ways—the third—is advertising. 5th. You reach customers in the *mass* by general publicity, in order to develop a *larger* number of persons who can be dealt with in *some one or all* of the first four ways.

You must provide for these four *first* and *add* general publicity as you are able to take care of it.

You add the second to the first because distribution becomes too big for one man.

You add the third and fourth because they reduce the selling cost.

I've said we've passed through a period of too many advertisements, too much publicity, and not enough *advertising*. Ample proof of this will be found by an examination into much of the so-called advertising of the time.

Advertising—*planned* advertising—means doing these things:

Finding out who buys and who ought to buy your goods.

Dealing with buyer and prospective buyer as *individuals*.

Increasing the efficiency of your salesmen.

Preserving intimate relations with dealers and showing them how to make more money for themselves by doing it for you.

Covering territory with a fine tooth comb.

Keeping out of territory that you cannot take care of properly.

Making no promises that you can't keep.

Reducing selling costs, by better selling, and reducing manufacturing cost by increasing your output.

Doing nothing without a preliminary investigation.

Using the mediums and methods that bring results at lowest cost, in the shortest time, with the least friction.

Conjure on these advertising questions—pertinent or impertinent, as you may please to consider them.

Why do many concerns change their advertising agents with such frequency?

Why do their lists of publications show such astonishing variation from year to year? As witness this, from a 1921 advertising forecast published in the January 1st issue of an advertising journal: "Probably there will be more changes in respect to mediums than in any previous years. Under changed conditions there is a tendency to 'try

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THE BUSINESS PHILOSOPHER

MEMPHIS, TENN.

something new' due, doubtless, to the feeling that something 'different' is required."

WHY is there such a disproportion between the *price* paid for publicity and the *reputation* obtained?

It would not be difficult to name ten national advertisers, beginning with one who spends \$40,000 a year on general publicity and ending with one who spends \$250,000 and unless you had a personal acquaintance with the facts you probably could not tell which was which.

The honest truth would be that one had acquired as great a name and reputation for his \$40,000 as the other with his \$250,000.

But if you would look behind the scenes you would have a keener appreciation of the difference between advertisements and advertising, between spending without understanding and buying with it.

Let us consider, for instance, a manufacturing industry of some extent in which general publicity is a real need in order to keep selling cost down by making a large increase in volume possible. Suppose, also, that the product is marketed through distributors and retailers of different character, and must enlist

the good will of architects, engineers, builders, contractors, carpenters, painters, decorators, and others. Suppose, too, that it has a varied field of use among different classes of the population, and that its success and reputation depends to a considerable extent on whether the ultimate user knows how it should be used.

Now, if your publicity travels too fast, and your inside work lags behind, your progress will be blocked by complaints, dissatisfactions, dead, half-dead and dying dealers, delayed shipments, defective goods, damages in transit due to poor packing, and other troubles easy to obtain and hard to lose.

And if you go to the other extreme, and instead of learning how to regulate publicity, throw it overboard altogether, your demand will presently go into a decline and selling cost will knock profit in the head.

HOW are you going to keep the balance true? What percentage of your appropriation should go to general publicity? What mediums will you use? Who will make up the list and apportion the appropriation to all its proper functions?

Can you do it today? Can you make

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THE BUSINESS PHILOSOPHER

MEMPHIS,
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the proper re-adjustment next year? If you're willing to face facts, you'll admit you can't—unless you know advertising, know how it must be coordinated with every phase of the business.

Let us come back now from the general to the specific and consider a merchandising manufacturer who understands his advertising problem.

I recently heard a young man explaining to a force of salesmen what the Promotion Department of their business was and what it was doing for them.

I won't stop to give his definition of a Promotion Department, but here are a few things his Department was doing through the mails:

Developing prospective dealers in all territories by circularizing good lists.

Establishing active dealers in towns not visited by representatives.

Assisting distributors to establish dealers by referring consumers' inquiries to those dealers.

Assisting dealers by circularizing consumers in their territory.

Replying direct to consumers' inquiries.

Referring these inquiries to active dealers.

Securing valuable information and lists of names from dealers and salesmen, which could be used in circularizing carpenters, contractors, decorators, painters, architects, and users.

Much of this material was referred to other departments, for special correspondence, permanent records and so on.

Bear in mind that this work is all in the line of promoting sales and cooperating with dealer and salesman. At the same time other departments were giving highly specialized service to the same classes—architects, dealers, users, contractors, carpenters, and so on—along different lines, such as the use and application of the product, etc.

NOTE, also, how this falls in line with the previous definition of advertising—the *media* of communication were printed and typewritten matter, drawings, photographs, etc., but these media were *not* the advertising. The advertising was a *highly organized, well-planned, well-systematized method of securing a preconceived result advantageous to the business.*

(Continued on page 45)

We cannot send you this magazine unless---

We have your correct address

Many subscribers do not notify us when they move—But send complaints months later—Post Masters forward letters to a new address but magazines cannot be forwarded.

Please notify this office direct and immediately if you change your address or if your magazine does not reach you promptly. Address

The Business Philosopher

Circulation Dept. P. O. Box 1043
MEMPHIS, TENN.

STATEMENT of the ownership, management, circulation, etc., required by the Act of Congress of August 24, 1912, of The Business Philosopher, published monthly at Mount Morris, Ill., for April 1921.
State of Tennessee..... } ss.
County of Shelby..... }

Before me, a Notary Public in and for the State and county aforesaid, personally appeared Arthur J. Forbes, Managing Editor, who, having been duly sworn according to law, deposes and says that he is the managing editor of the Business Philosopher and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, The Business Philosopher (Publication Office), Mount Morris, Ill.; Editor, Arthur Frederick Sheldon, Chicago, Ill.; Managing Editor, Arthur J. Forbes, Memphis, Tenn.; Business Manager, Arthur J. Forbes, Memphis, Tenn.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.) The Sheldon School (Inc.), Chicago, Ill.; Charles C. Hanson, Memphis, Tenn.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.) None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is.....

(This information is required from daily publications only.)

ARTHUR J. FORBES,

Managing Editor.

Sworn to and subscribed before me this 23 day of March, 1921.
(Seal.)

Ceo. B. Coleman, Notary Public.
(My commission expires September 18, 1922.)

ADVERTISING IN A BUYER'S MARKET

(Continued from page 44.)

No one can succeed in advertising till he realizes this fact—that the means, however important in themselves, are incidental to the plan.

We have been prone, I think, in the past few years—the years of our happy, careless abandon—to stress the means and forego the plan.

It has always been hard work to plan and sometimes harder work to carry out the plan. We've grown soft in our advertising muscles as well as in our other business muscles. It has been so easy in a "seller's" market, to let things go and "call it a day."

Now we're down to earth again, and we've got to come back to our old snappy, scrappy condition if we're to win out in this market that confronts us.

All advertising is business; but all business isn't advertising.

That's one reason why advertising is so much in the limelight. That's why it has to watch its step—make good—justify itself.

Granted that you understand advertising—real advertising—what are you doing now to educate the principles in your business on your advertising. For they need education, if they never needed it before, now that the day of "come-easy-go-easy" has passed.

Have you a President—have you a board of directors—who would as quickly set fire to the plant as to destroy the advertising schedule?

I'll venture the assertion that you haven't; that if your firm needs \$50,000 tomorrow your advertising appropriation will come in for a trimming to raise part or all of it.

Some concerns have, within the past sixty days, entirely eliminated their advertising and their advertising departments. Others have pruned until there is little left. Why?

Why? Again in the face of a "buyer's" market, when advertising is sorely needed if the plant is to operate at all.

The answer isn't elusive.

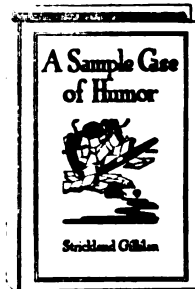
BECAUSE advertising in too many businesses has consisted of advertisements. It has not been something that was so interwoven with the warp and woof that to tear it out would be to

destroy the whole business fabric. Instead, it has been merely laid on the surface, to be wafted away on the first wind of adversity.

Because the great majority of business men and business concerns aren't sold on advertising. They don't understand it. It still remains the great mystery—something that savors of hocus-pocus—a name, not a plan and an integral part of the whole.

And the fault lies with every man who has anything to do with advertising. If you can't justify the business you're in, you should get out of it. It's high time advertising ceased to be a football to be kicked around by both the teams of Prosperity and Depression. It's high time it ceased to be a "game" anyway, and became what it always has been, when intelligently and understandingly done, a business force as essential at all times as a factory or sales organization.

By STRICKLAND GILLILAN



A Sample
Case
of
Humor

THIS is the jolliest book of the year. Strickland Gillilan, America's most popular humorist, has put into this book the sparkling wit which has delighted millions of people who have heard him lecture.

It is a book full of the joy of living, a tonic to the mind and heart. To miss the latest book by Gillilan is to miss a thousand laughs and a great stimulant to health and happiness.

Gillilan's books have such a large sale because they appeal to everybody. They make people happy. They are just the books for gifts to your friends and books you would want for yourself.

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Price, by Mail, \$1.35

Order from Book Department

THE BUSINESS PHILOSOPHER
MEMPHIS, TENN.

The Soul and the Song

WHAT though the summer's faded, and
and winter's bleak an' long.
Any time is song time if the soul be in the
song!
The rivers ripple music where water lilies
throng—
Any time for singin' if the soul be in the song!

Any time for singin'—the thunder of the
strife—
Or the love dreams of the valleys, if the song's
the breath of life!
The angels lean an' listen from the windows
of the blue,
An' they'll shout in happy chorus, an' they'll
kiss their hands to you!
—*Atlanta Constitution.*

"He who has misgivings at the start
will never finish anything."

Music

"MUSIC has a language of its own. Practical people may hoot at the idea that we can have thoughts that we cannot put into words. But one thing is certain: Music can give these wordless thoughts expression. It satisfies us not so much with the actual fulfillment of our present longings as with the sure and certain pledge of their future fulfillment. It strikes the chord in our hearts which consists of both bliss and agony, but the third and final note in it is one of promise, beckoning on our aspirations, encouraging our hopes with the whisper 'Thou canst overcome.' I grant the sadness in music and our love for the saddest music. That element tells us of what we already know, that life itself is sad. But the peculiar charm of music is that it reveals a side of life of which we have no experience, the perfect, blissful possibilities that make their appeal to us through the most subtle and profound parts of our being. We seldom turn away from music because it is too sad. But who has not felt that he cannot endure the intense joy that thrills his heart from an unexpected note or strain? It is here that

"The sunniest things throw sternest
shade,
And there is ev'n a happiness
That makes the heart afraid.' . .
"

—*Florence Truill.*

SALESMEN, WE HAVE MADE A REVELATION IN THE WRENCH LINE. Here is your opportunity to make big money selling our Kant Slip Wrench for pipes and nuts, self adjusting parallel grip. It is a wonder. Sells on sight wherever shown. Write for sample and information at once. Allan-Diffenbaugh Wrench & Tool Co., Baraboo, Wisconsin.

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The Law of Correspondence

By EUGENE DEL MAR

(Copyright 1921)

*That which ye sow, ye reap! See yonder fields!
The sesamum was sesamum, the corn
Was corn. The Silence and the Darkness knew!
So is a man's fate born.*
—Edwin Arnold in "Light of Asia."

MAN is invisible, a spiritual Being. That which one visions is merely the abode in which he resides. Invisible man operates according to invisible law which, acting on invisible energy, creates a form that is evident to the senses.

Nature us all imperatives. Things happen because they must. There is no chance or haphazard; only Law.

Every cause has its correlated result; each result presupposes a good and sufficient cause. The Principles or Laws of the Universe always and ever prevail; each man creates in the sense that he provides the causes upon which the Law shall operate. He supplies the raw material which the Law works into the finished product.

Each man makes and remakes his own body, the house in which he lives; whether he knows or believes it. The comment that most of us would make on another man's physical house would probably be: "This is the house that Jack built!" When one is ready and willing to admit that he was the Jack who built his own house, he has either stumbled upon or broken into a treasure house of wisdom.

THE Spiritual Being, invisible man, through the agency of thought equally invisible, determines the form in which his house shall be fashioned. He chooses his thoughts, or chooses that they shall choose him, and having so chosen they do their perfect work in producing a form that manifests in exact likeness the merits and demerits of his thoughts.

Does anyone now believe that a man-God, in a far off Heaven, arbitrarily determined the details of an individual's existence for all eternity? It is difficult in these days for a child to believe any such a nursery tale. It seems almost too puerile to mention it to truth students. It is not at all strange that thought fashions the form; but it would indeed be strange if this were not so. What else could do it?

The difficulty with each of us is that he fails to realize the thought causes he is constantly setting in motion or the physical results that he is thereby inviting. One plants onions and expects apples to grow; or sows toadstools and expects to reap

mushrooms. Or more frequently, one scatters a lot of miscellaneous and unknown seeds and is amazed at the nondescript harvest that springs up.

ABSTRACT thoughts have but slight power. Fleeting and effervescent thoughts produce but scant effect. It is the generally prevailing attitude of mind that is of most importance. It is the spiritual element that gives quality to thought, and the emotional factor that confers power upon it. When one puts love and enthusiasm into his thought it becomes dynamic, creative and constructive.

Each of us prefers to exist in a well-appointed residence. Why not make our physical home an expression of beauty and harmony? Why not fashion the body into a habitation wherein one may live in comfort? If it is cramped, tense, disjointed, dilapidated and generally uncomfortable, must not the spiritual occupant express itself physically in terms of the body it inhabits? If the body is diseased, or out of ease, must not that which expresses, or presses out, through the body conform to its peculiarities? The shape of the mould must determine the shape of the product.

How may this be remedied? Only by changing the body. And how may this be done? By changing the thought. And how must it be changed? By constant indulgence in constructive, optimistic, positive, healthful thought. No person will deny the destructive result of negative thought. Is it not strange that people do not as freely realize the constructive result of positive thought? One is exactly as true as the other; the Law operates to create or to destroy.

ONE does not have to think appendicitis in order to get it. One does not ordinarily invite a cold by saying "I want a cold." Fevers do not always visit one merely because he calls them by their first names, although such familiarity is apt to be dangerous. Disease comes as the result of a thought cause of which disease is the correlated result. Fear thought is the dominant cause of all physical ailments. Without fear, it would be practically impossible to have anything but perfect health. And fear thoughts

(Continued on page 49.)

Two Little Books on a Great Subject. . .

The value of a machine cannot be estimated by its size.

The smallest book may contain the greatest thoughts.

That is the case with two books written by Mrs. Grace M. Brown, "The Word Made Flesh," and "Life Studies."

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"The Health-Life,"
"Mind-Action,"
"The Word Manifest,"
"Practical Methods,"
"Treatments,"
"Afterward."

Life Studies

This book is not for the casual reader, not for the reader unacquainted with the more profound studies, but for the man or woman who has a knowledge of the higher things of life and religion it will prove a treasure house of wisdom. These are the chapter headings:

"Human Measurement,"
"Common Sense Spirituality,"
"Concerning Thought,"
"Concerning Healing,"
"The Fourth Dimension,"
"A Study in Experience,"
"Whole-Ness."

In the introduction or "Foreword," to the first named book Mrs. Brown indicates the trend of her thought in writing the book as follows:

FOREWORD

GOD has written His glorious truth on the face of every life form, He has buried it deep in the heart center of every conscious atom, He has illumined it on the surface of all existence, and yet man, in his insane insistence upon delusion, utterly blurs this wonderful thing in his own sight and places himself in the clutches of the monster which he himself has invented.

Disease is a monster form of the delusion of fear.

Poverty is another proof of its fallacy.

Sin is the most hideously unnecessary and unreal of all the forms of the fear delusion.

All philosophy, all religion and all science stand ready to lend their aid to the extermination of fear and its dreadful satellites whenever men will permit.

Philosophy is the interpreter of truth, Science is its proof, and Religion is the practical demonstrator in the mighty cause of regeneration: all servants of God and instruments in the divine service of Love and Wisdom.

Freedom depends upon intelligence just as all bondage depends upon ignorance.

Let us be practical and free ourselves.

Therefore let us be intelligent.—Grace M. Brown.

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THE LAW OF CORRESPONDENCE

(Continued from page 47)

include all that are negative, pessimistic or destructive.

Each atom of the body has its individual intelligence, and it recognizes its thought master. Each atom is impressionable to one's mental attitude. It takes little heed of mere words, but rather places trust in one's prevailing thought as the clearest indication of his desires. When one is looking for trouble in any particular part of his body, the interested atoms promptly accept his views and do their best to accommodate themselves to his thought commands. If one indulges in "crooked" thoughts, all the naturally straight atoms acquire an immediate ambition to be as crooked as he is. Like master, like servant; that is the Law of Correspondence.

IF in one's thought the Universe in which he lives is regarded as being delightful, pleasant and harmonious, the Law measures him in terms of his thought and demonstrates to him that he is quite right. If his mental attitude is to look upon it as hideous, unpleasant and discordant, its reactions will convince him that he is not mistaken. Whether one regards environment as being pleasant or unpleasant, discordant or harmonious, or looks upon it as opportunity or obstacle, the universal looking glass sends back its reflection in exact duplication of his point of view. It is no respecter of persons; it justifies each and all of us.

Each so-called physical disease has a mental counterpart. So has each condition of ease. The mental being the realm of cause and the physical that of result, conditions of disease may be changed to those of ease by change of thought. While the mental condition of being cheerful and optimistic may help materially in this direction, optimism and cheerfulness are only the baby talk of mental or spiritual healing. Some one has said: "Smile, but know why you smile." The thinker wants to know why, and is seeking to understand the art or science of health, of which cheerfulness is but a mildly pleasant expression.

THE root of fear thought lies in the belief in fundamental separation and opposing interests, and is evidenced by selfishness and egotism. All such thoughts are harbingers of discord, disease and death. The root of contrasting faith

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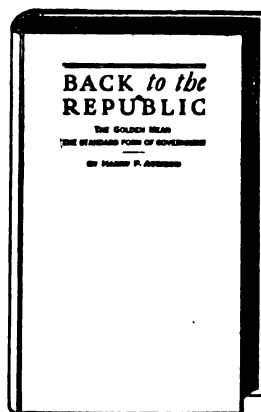
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thought lies in an understanding of essential unity and harmonious interests, and is evidenced in altruism and egoism. These induce health, harmony and life. Each thought group brings back correspondence of its own kind. It can do nothing else.

There is a healing art or science, and its understanding enables one to convert discords into harmony and disease into health. The healing art consists in employing consciously for constructive purposes the same Laws that have been previously used unconsciously as destructive agencies. One may turn on an electric light by the same switch that turns it off; only he gives it a different turn. Or if buttons are used for connections, the result will depend upon which button is touched. Having chosen the cause, the result happens as a matter of course.

Each of us wants health, prosperity and happiness. Each wishes to touch the right button or turn the right switch. To do this, one must be careful of his thoughts, cultivate constructive ideas and inspire his ideas with high spiritual ideals. The fundamentals of all ideals are the realizations of complete unity with God even to the point of identity of the absolute goodness or beneficence of the Infinite, and of the basic harmony of the Universe.

WHEN one realizes these truths, fills his consciousness with constructive thoughts, directs his thought constantly and consistently along these lines, and acts in accord with his thoughts, the Universe cannot fail to respond in terms of health, harmony and happiness. Nothing else is possible. Loving it with heart and mind and soul, it loves in turn through its myriad universal avenues of expression.

Whether it be health or disease, one can receive only that which he has earned. If health were sought for as directly and persistently as disease is, the world would soon be changed wondrously for the better. If one bids for hate, discord and disease, is it not an expression of love that he should have what he wants? That is certainly the human conception. He would not be satisfied until he got it; so, in its loving kindness, the Universe grants his wish. If he chooses that method of soul unfoldment, and the Law justifies his request by granting it, who can say that this does not represent the acme of love and wisdom?

IN his complete freedom of choice, one may prefer to invite health, harmony and happiness. In this event, the Law

honors his draft in exactly the same spirit. The Universe is wondrously sensitive, plastic and responsive. One may always attract his desires if he places himself in harmony with the Law, persistently thinks of what he wants, invites it and expects it. Always and ever the Universe returns in kind. The without must become a faithful replica of the within, and the visible an exact counterpart of the invisible.

It is in the invisible realm of thought that the wondrous processes of conversion take place. It is there that are forged the links connecting the invisible with the visible. Yes; "the Silence and the Darkness knew"; for they worked into the loom of life the thoughts that had been placed at their disposition. The individual may choose his thought, but "the Silence and the Darkness" have no choice. They can only express the divine love and wisdom of the Law of Correspondence. —*Azoth.*

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Psychology and Daily Life

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THERE is, at the present time, a general awakening to the needs of physical betterment and greater efficiency. The athlete is doing his part. Manual training in the schools and out-of-door games tend to develop better health.

In all these exercises, where we use the Mind and body together, we are developing along natural channels of health. Any branch of education which leads in this direction is commendable.

The object of this course of instructions is to teach the principles of the Mind, and its influence on the body, and also show how the body reacts upon the mind and stimulates thoughts, feeling and consciousness. The study of this interaction of the physical and mental part of man's nature reveals a new and wonderful world. It presents a field for investigation which has, as yet, scarcely been touched.

People, as a rule, know but little about the Mind and its wonderful phenomena, and but few know as much as they should about the proper care of the body. While it is lamentable that people know so little about themselves, it is far more to be regretted that so few live up to the best they know.

However, by the employment of scientific health measures, along with mental healing, we have a system of healing, and mental training and culture which is unassailable. There is no valid reason why any one need go without a thorough understanding of these truths. The day is at hand when the lack of this understanding brands one as behind the times, and somewhat lacking in the essential fundamentals of education.

Psychology of Success

DURING the several years of my public life, I have found scarcely more than one person in fifty who understands even the simplest measures for regaining health, efficiency and personal charm, other than following blind instinct and force of habit.

Recently a man came into my office and remarked that his chief difficulty was in meeting people in a way to impress them favorably. He thought his difficulty was ill-health and indirectly it was. But his greatest difficulty was his failure to live so as to be healthy and thus have the personal quality of success.

His success in business depended upon his ability to interest people through personal contact. The first thing noticeable when he entered the room was his dirty collar and no cuffs. His coat and vest were unbuttoned, trousers baggy at the knees, looking as though they had never been pressed, brushed or cleaned since he bought them. Upon shaking hands, his grip was weak and his hand cold, which gave anything but a good impression; his face was unshaven and his breath foul with whisky and tobacco.

IN SPITE of all this, he wanted to know why he was a failure; he said, "I have thoroughly mastered my line of work, have studied and practiced this business forty years, and yet I am a failure. The reason was self-evident, so much so that when I called it to his attention, he recognized the truth of every suggestion offered. In summing up my criticism, I said, "Be a man and you will succeed." He said, "I desire to overcome all these undesirable traits of character and bad habits. Many times I have tried to stop drinking and smoking and curtail my profanity; but as time goes on I find myself drifting into the old just as bad as ever."

As I turned to my prospective student, I said, "The instructions you receive will arouse in you a desire and determination to live right and equip you better to solve the problems of life. There is no need of staying in your present condition. You will overcome all that is undesirable by following the instructions you are to receive."

THIS is one of the practical problems of Psychology—not only for the down-and-out, but to show the road to health, self-reliance and efficiency to all who fall short of success.

The prerequisite of efficiency—in a larger sense—is health, poise and self-confidence. This comes by self-improvement. This principle is applicable in all lines of effort and all social and business relations.

The Missing Link in Education

AT A commencement exercise recently, a class celebrating its twelfth anniversary showed by its roll call the sad

fact that out of a graduating membership of seventy-eight, only fourteen were still living. Six of the deceased had died from accidents and the remainder from various diseases. When it is considered that none of the deceased were past forty years of age, is it appallingly evident that some vital principle is lacking in modern education?

This incident is not uncommon. Indeed, it is so common that it has become a vital matter in our schools and universities. It has been well said that "We are taught all about the pathway of the Pleiades and the moons of Jupiter, just as though our present life and future happiness depended on such knowledge, but as to a knowledge of Self in the here and now, never a word." It is this Self knowledge which is the missing principle, and no one need expect to be well and happy, always at his best, without a thorough knowledge of the forces of his own life.

I SOMETIMES wonder why people spend so much time studying the arts and sciences, and so little time in the study of themselves; particularly the spiritual side of their nature.

Many become very proficient in special attainments, and in some ways seem to become well-nigh perfect, but in most instances fail to master themselves. Some become proficient in business to the detriment of their spiritual nature; others go to extremes in religious matters at the expense of their health. Young men often give much time to physical development but never a moment's thought to their higher faculties and possibilities. Many young women can see no farther than their external personal appearance, their clothing and facial beauty.

Too many people are living at random, drifting down the stream of life, and do not know, or realize, the reason of their existence. They do not know what life really means; they do not understand its scope and possibilities; indeed, many people do not realize that it is possible to do anything but drift. Some people fortunately live in accordance with the laws of life by natural instinct and training, and are consequently healthy.

OTHERS whose training or circumstances in life have led them to disregard these laws of health, suffer sickness and death, and often don't know that they sin. The first thing to do, if you are sick, is to learn these laws, then use

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your will power and reason and determination sufficiently to compel yourself to conform thereto.

Otherwise you are destined to spend your days in semi-invalidism, inefficiency, pain, suffering and ultimately end in a premature death. The better way is to adopt the safe plan while you are well and learn the laws of life and thus avoid getting sick. The proper use of air, water, food, sunshine, intelligent exercise and mental influence is the only absolute guarantee of health, happiness, prosperity and personal efficiency.

The Wrong Standard

NOT long ago, at the conclusion of one of my lectures on the proper use of the essentials of health, an elderly gentleman rose and smilingly said, "Don't you think there might be an exception to these rules of health which you have explained, as to the proper use of air, water, etc.?" I answered, "No, I think not." "Well," he said, "I haven't had a drink of water, except what I have taken in the form of whisky, for about thirty years. I have not had, I know, on the average one quart of liquid a day, and yet I am eighty-three years of age, am in fairly good health, and in my opinion above the average in intellectual attainment and efficiency."

It appeared that the man was an exception to the rule. This is the answer I gave him: "You are eighty-three years old. As a matter of fact, with your wonderful constitution, you should live to be from three to five hundred years of age. No doubt you recognize that the century mark will be about the extent of your usefulness at the rate you are living."

"Yes," said he, "I do not expect to live that long." Well, there is the solution. It is a wrong standard to believe that a man's work is finished when he has reached the age of threescore years and ten.

STATISTICS show that forty-five years is the average length of life of people who live in the usual way without regard to the rules of health culture. The Bible sets the standard at threescore years and ten. A person with a strong constitution sometimes lives longer, but every one who will live according to the rules of health will add many years to his life, and make his life healthy and efficient while he lives.

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at threescore and ten years, we are limiting man's existence to about one-half of what it should be. To say the least, every one should live in such manner that the best part of his life would be after he is fifty or sixty years of age; thus giving the world the benefit of the wisdom which results from insight and experience. But that is impossible unless people learn to live right and think right.

There was a time when man lived to be nearly one thousand years old. It is only after a man has learned to live right that he is really prepared to live. He is best prepared to live when he has lived long enough to know something about life and its problems, and has mastered the requirements of living and is not required to give his entire time to solving its problems. But then, just as the average man is ready to live, he becomes subject to disease and death.

Old Age a Psychological Disease

THE population of the earth is approximately one billion, six hundred and thirty-five million people. The average length of life is about forty-five years.

Thus in the short space of less than a half century this vast population will die and another population take its place. Scarcely can one realize that 25 to 30 million people die yearly, 75 thousand daily.

One-tenth of the population of the earth are more or less sick all the time and scarcely more than one person out of five can truthfully boast of perfect health. And this, in spite of the fact that to-day there are more systems of therapy and healing cults than ever before in the history of the world. What a tragedy! The true explanation of this deplorable state of affairs lies in the fact that people do not live as they should. In their methods of living they continually transgress the Laws of Health and Longevity.

When man complies with Natural Law, which is the visible expression of Divine Will, the result is always harmony, growth, health, strength and happiness. Any habit of thought or physical practice, which does not make you stronger, better, brighter and healthier from day to day, from year to year, is to be shunned and a better thought or deed substituted in its place. Any unnatural method of living reduces you just that much from what you might be, so that you fall short of the perfect design. In other words, you are just that much less than God would have you be.—Now.

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Willing the Will of God

By HENRY VICTOR MORGAN

Fourth Article in a Series on the Lord's Prayer
(Copyright, 1921)

TRUTH is universal and cannot be privately interpreted or applied. That which is true at all must of necessity be true for *all*. All added knowledge, all deepening insight leads to the perception of unity. There is no anarchy or chaos in the universe. All is law, order, unity, cohesion. The most erratic comet is as much under the reign of law as is the most orderly planet.

There is no such thing as an independent man, sun, planet or atom in the universe. An invisible nerve system holds all things together. The perception of this Truth leads to the uttermost emancipation and constitutes the Law of Liberty for the Sons of God. It is the crowning glory of the intellect and the satisfaction of love for the Soul. It is the realization of God, the Kelson of creation, the Creative Intelligence in Whom we live, move and have our being.

There can be no enduring system of religion, psychology, or philosophy that is not based on the vision of equality, and that does not realize that there is A Will of the Whole to which our individual wills must be united and by which they must be regulated.

OUR beloved Emerson perceived this high truth and placed it in letters of light when he said: "A little consideration of what takes place around us every day, would show us that a higher law than that of our will regulates events; that our painful efforts are very unnecessary and altogether fruitless; that only in our simple, easy, spontaneous action are we strong, and that by contenting ourselves with obedience we become divine. Belief and love—a believing love, will relieve us of a vast load of care. O my brothers, God exists. There is a soul at the center of nature and over the will of every man, so that none of us can wrong the universe. It has so infused its strong enchantment into nature, that we prosper when we accept its advice, and when we struggle to wound its creatures, our hands are glued to our sides, or they beat our own breasts."

I know of no other words that so fully explain the Principle from which Jesus worked as these. Herein God is seen to be

the Soul at the Center of nature. To use a modern illustration it is as though the universe were one immense telephone system and that at the center of this system there is an All-Wise Central to which every part and particle is equally related.

NO candidly intelligent mind can contemplate the orderly majesty of the reign of law throughout the known universe and doubt that there is such a Soul at the center of nature. All must acknowledge it, and all do. It has been called by various names, such as Spirit, Nature, Fate, Power, Destiny and even "That Something," but we will not quarrel with those who prefer to use other names for the supreme Reality that Jesus taught us to call "Our Father."

Let us also consider Central as not only All-Wise but All-Loving and that each part is a Part of Himself and equally dear to Him, and you have something of the conception of Emerson in regard to the Soul of the Whole to which every part and particle is equally related, and also the understanding of God on which Jesus absolutely relied when he taught us to say: "Thy will be done."

THE true secret of will power according to this conception is willingness. There is no need of anxious striving, or of long periods of concentration to develop the power, but only a loving abandonment to the Will of the Whole.

Gladly would I impart the transcendent simplicity, and sublimity, of this high truth to the weary striving souls, in the various schools of psychology and metaphysics, who feel it is necessary for them to develop concentration, will power, and personal magnetism, in order to attain the supreme goal.

To all who are seeking to have their own way in this world I would say on the authority of truth, and in full accordance with the teachings of Jesus, that the desire to have your own way is perfectly legitimate and praiseworthy, but you can never have your own way until your way is the way of the Whole. Or, again, to use the matchless words of Emerson, "The blindness of intellect begins when it would be

something of itself. The weakness of the will begins when the individual would be something of himself. All reform aims in some particular to let the great Soul have its way through us; in other words, to engage us to obey."

THE relation of our individual wills to the supreme Will is therefore of infinite importance, and every candidate for Illumination sooner or later must learn to say, "Not my will but Thine be done." A universe in which each person could have his or her will done, without reference to the Will of the Whole, would be chaos.

Take, for instance, the simple subject of the weather. Let each citizen of any city have the kind of weather he or she preferred, how unthinkable would the climate be! On the other hand, let the illumined soul go to any city on the face of the earth where chaos reigns and pestilence walks, and his reliance on the Will or the Whole will surround him with a protecting aura, which will guard off every danger.

The conviction that our work is dear to the heart of God is the highest protection. Yea, it is the only emancipator from a million fears. When we realize that the supreme Will back of every human will is the Eternal Good, and wills only the good, then is confidence established and satisfaction made permanent. It is the doctrine of supreme power through absolute reliance on the Eternal Goodness. It is the doctrine of supreme joy, and brings freedom from every fear. Fear never strengthens! And have we not all been taught to literalize the highly figurative language of the East? We have tuned ourselves to the letter that killeth. In the light of the new psychology we know that the fear of the Lord (as we understand fear) is not the beginning of wisdom but the beginning of endless miseries. Let us substitute the word "reverence" for fear, and we have the spirit of the emancipated.

THREE great hymns voice supremely this fearless faith, namely, the Twenty-third Psalm by David, The Eternal Goodness by Whittier and Lead Kindly Light by Cardinal Newman. Each poet in his own tongue bears witness to having reached that place of attainment through the abandonment of his personal will to the Will of the Whole where fear is abolished, and a living trust in the Eternal Goodness

Anarchy or Socialism

SO MUCH absurd confusion seems to be in the public's mind with regard to the terms "anarchy" and "socialism" that it may be fitting to remark here that every civilized government is "a state of socialism." A civilized government simply represents a community of interests.

It is not socialism that the people of a civilized nation is fighting, but anarchy, and when individuals or any class within this socialistic state or government take by stealth more than is their due from the fruits of brains and labor, or arrogate to themselves undue power, they have committed as grave an error as those who break into a community for the purpose of confiscating wealth.

It is therefore our duty to see not only that anarchy does not break into our socialistic state, but that it is likewise suppressed within.—*William Guggenheim.*

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And every tomorrow a vision of hope. Look well, therefore, to this day. Such is the solution of the dawn.—*Sanscrit.*

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established and deeply do they interpret what Jesus meant when he taught us to say, "Thy will be done."

No faith that lacks this insight can endure. It is the illumination of love. Gloriously has this high truth been voiced by John, the Beloved, when he says: "There is no fear in love; but perfect love casteth out fear, for fear hath torment. He that feareth is not made perfect in love."

HOW slow the Christian world has been to take these words seriously. My many years of experience in the healing room have revealed to me how deeply fear rules our hearts. The single instance given is typical of many. It is that of a woman afflicted with tuberculosis, who, after telling me that she is a Christian and not afraid to die, adds: "My great fear is for my three small children. I do not know what will become of them if anything

happens to me." Her Christian faith should have taught her that God could very well take care of the children He had given to her. And here is the paradox: The attitude of loving acceptance would have produced a state of mind favorable to recovery!

I might go on giving illustration after illustration showing how subtly fear rules our hearts and hinders our progress, but I might only succeed in creating or augmenting fear of fear.

There is a sure and simple way of escape. It is simply to know that God is all there is, visible and invisible; then in the sublimity of a loving faith in every hour of trial, abandon yourself to the Will of the Whole and say: "Our Father, who art within, I give myself wholly to Thee; and knowing Thou wilt only the good, gladly do I trust Thy perfect wisdom; Thy will be done."—Now.

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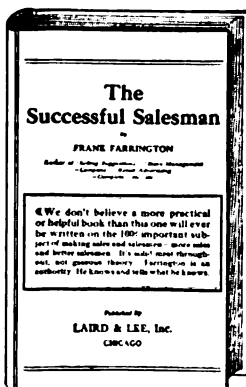
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There is a God in you, my friend. If you are God's child you have inherited the qualities of your Creator, use them! Rise in the dominion of your birthright! Assert your divinity! Act the part of a prince, if you are one!

You yourself are an inalienable, an inseparable part of the great creative force of the universe. Attract to yourself what is yours! All you have to do is to tap the great Infinite Mind, for you are enveloped in the all supply, in the great cosmic, creative Intelligence. You can use what you will.

Just as you now use the electrical energy for lighting your factory, your home, or to run your machinery, you can use this infinite power without any deterioration of the supply. There is no limit to the abundance of the all supply, no limit to the Almighty's resources, and they are yours, because you are a part of them.—Marden.

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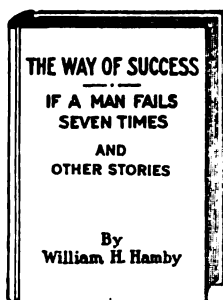
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A prophet, who was a poet as well, tells us that the male thrush that sings out of pure delight to please himself always calls to himself a worthy mate.

How natural it is for us all to be pleased with a human that is pleased with a song.

Keep a song in your soul and strive to satisfy, in service, your own better self.

Rosa Bonheur never painted a picture to please the public. It was always an achievement when she pleased herself.

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It was Michaelangelo who would not paint a picture of Meissoner on order, "for," said he, "I have a critic who is

more exacting than you. It is my other self."

The multitude will build a grandstand in front of your little show if you are striving in your act to satisfy your better self. The multitudes will leave the house mumbling protests, if you are only playing to the gallery.

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My dear Taylor: When you and I were boys we attended college together, but time drifted us apart until a few months ago, when you approached me with the Sheldon Science of Business as a course suitable for my needs.

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Yours very truly,

(Signed) J. F. THOMAS, President,
Grenada Bank, Grenada, Miss.

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Arthur F. Sheldon, Esq.,
Chicago, U. S. A.

24th November, 1920.

Dear Mr. Sheldon: I wish to convey to you my greetings, first as one who has taken the Sheldon Business Course, perhaps the first student in Belfast, and probably the first student in Ireland. I also send you my greetings as one who has been so interested in the Course as to recommend it to a great many other people. I send you my greetings again because of the work that you have done for the good of humanity, working through the lines of least resistance by means of the motto "He profits most who serves best." And I send you greetings again as President of the Belfast Rotary Club and this last greeting I shall thank you to pass on to all our friends in the Chicago Club, for such we believe you are.

Our immediate Past President has seen your pamphlet "He profits most who serves best" with a short message from Paul P. Harris and thinks sufficiently well of it as to wish to put it, with my help, before every member of the Belfast Club. I want, therefore, your permission to print 150 copies of this for our Club. I hope to have a discussion on this pamphlet in our Club at an early date and so we shall cooperate with you in spreading the knowledge of the LAW of Service. With cordial greetings, Yours sincerely,

(Signed) CHAS. E. WHITE, President.

• • •

BOLLING SIBLEY
General Agent
The Penn. Mutual Life Insurance Co.
American Bank Building
Memphis, Tenn.

Mr. R. L. Taylor,

February 21, 1921.

1517 Union & Planters Bank Bldg., Memphis.

My dear Mr. Taylor: I wish to say that I have been a student of the Sheldon Business Science Course for some years and I take pleasure in commending this course to anyone who wishes to improve himself whether in the capacity of salesmen or otherwise. This course is most interesting and holds the attention of the student from the very first lesson.

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The **BUSINESS PHILOSOPHER**

Volume XVIII

JUNE, 1921

Number 6

Leading Articles This Month

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By Arthur Frederick Sheldon

THE NEED FOR SALESMANSHIP

By Alton G. Seiberling

Vice-President Haynes Automobile Company

HELD DOWN BY IGNORANCE

By Orison Swett Marden

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THE BUSINESS PHILOSOPHER

Edited by **ARTHUR FREDERICK SHELDON**

CHARLES CLINTON HANSON,
Associate Editor

**OFFICIAL ORGAN OF THE
BUSINESS SCIENCE SOCIETY**

ARTHUR J. FORBES,
Managing Editor

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THE BUSINESS PHILOSOPHER,
Memphis, Tennessee, U. S. A.

A Statement of Policy

THIS magazine, while it advocates the Principle of Service, as applied to business, and not only to business, but to Life, and to all human activities, does not undertake to propagate any special teaching. It seeks rather to be a nation-wide forum for the expression of the best thoughts of others, as well as for the personal views of the members of the editorial staff.

It must therefore be understood that the publishers of the **BUSINESS PHILOSOPHER** do not necessarily indorse the teachings or statements appearing in all articles contributed to its columns; in fact, it frequently is the case that the editors distinctly disagree, but they consider it their province to publish such articles from leaders of thought in all lines of human endeavor and to let their readers think and decide for themselves.

The **BUSINESS PHILOSOPHER** is in this way an idea-exchange, to which each of our readers is invited to contribute his thoughts or experiences. The editorial board selects each month a variety of articles, which are passed along for our readers' consideration or criticism.

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Developing Man-Power

A Little Talk With Business Executives

A 100 per cent organization must be composed of 100 per cent units. To put this thought in another form, every employe must work with whole-hearted enthusiasm and loyalty for the good of all.

THERE are mighty few such organizations in this country.

YET, if we could develop in every organization a genuine loyalty—a realization of power and reliability—a sense of responsibility—what a difference there would be in the efficiency of the entire force!

THE mere order-taker's day is past. Real salesmen are needed to secure business and hold customers. Yet salesmanship, important as it is, is a small part of modern industry.

GREATER production all along the line is what is needed.

BETTER and more loyal co-operation in every department of our commercial and industrial life will result in increased production.

THE individual employe is the most important asset of any business, but without co-ordination of the work of the management and the workers, the results must fall far below what is required for lasting success.

THE BUSINESS PHILOSOPHER in this number presents the views of some of the great executives of this country on this question of developing the spirit of co-operation in business. They do not present mere theories, but speak of results from a practical application, in their own organizations, of the Spirit of Service.

LARGE employers of labor, their executives, sales managers or department heads, believe these statements—but few of them have the time, the knowledge or ability, or the patience, to teach these truths of modern business to the men and women who work under their direction.

THE BUSINESS PHILOSOPHER teaches the truth of these statements in every number. It is the exponent of business efficiency through Service. It teaches men, and women, to use their brains to think with, to be self reliant, loyal and resourceful.

THE BUSINESS PHILOSOPHER, placed in the hands of your people every month, will aid you in bringing about more ideal conditions in YOUR organization.

THERE is a special rate to firms, corporations or employers who order bulk subscriptions for their employes, which I will be glad to take up with you.

—ARTHUR J. FORBES, *Managing Editor.*

ON THE FRONT PORCH WHERE WE TALK THINGS OVER

By the Editor

Fear

FEAR freezes. On the Road of Life he who fears falters, faints and falls.

In playing the game of Life he who fears fumbles, fouls and fans out.

He who mixes fear with his daily work is soon worn to a frazzle.

The fearful never fight; they fade away.

Fear paralyzes power and makes pep impossible.

It dims vision, dulls intellect, deadens every constructive emotion, voids volition and damns the doing of deeds worth while.

Fear is the mother of panics and depressions, strikes and lockouts, of wars, national and international, and is the generic cause of the trinity of arch enemies of humanity, poverty, disease and crime. Fear is a cancer in consciousness. It slowly but surely slays, eating its way into all the vital powers of body, mind and soul.

Is there a cure for the cancer of Fear?

Yes! What is it? It is the radium of faith.

Faith is the opposite pole of fear.

Faith is to fear what knowledge is to ignorance, what light is to darkness, what heat is to cold.

Fear is nothing but faith at zero or below.

Faith is warmth—fear is cold; faith is light—fear is darkness.

Faith is confidence and confidence is the foundation of happy and profitable human relationships.

RIGHT relationships between human beings can no more exist without the foundation of faith than a building could endure if built on quicksand.

But what is faith and how can it be obtained?

A very little radium is worth a lot of money.

It is perhaps the greatest known remedy of materia medica for cancer.

If we are stating facts rather than indulging in fancies; if faith is a mental radium which cures the cancer fear and all her children, faith is more valuable even than the radium which made Madame Curie famous.

We all need it. What is it and how can

we get some of it? It cannot be bought with money but it can be manufactured by the individual.

Faith is a substance. Yes! Literally so. It cannot be seen with the physical eye but that does not matter.

There are many things which are very real "substances" indeed, which cannot be seen with the "naked" eye or even with the aid of a microscope.

Faith is spiritual stuff. It is the "substance of things hoped for."

That is not a figure of speech. It is a simple, plain statement of fact.

St. Paul of New Testament fame was a lawyer. He was a logician and not an imaginary dreamer. He had a very logical and scientific mind. Paul was neither a prevaricator nor an exaggerator. He meant what he said and said what he meant when he said, "Faith is the substance of things hoped for; the evidence of things not seen."

IN OTHER words faith is the spiritual stuff (substance) of the things you hope to have.

It is the "evidence" of the things you hope to see come to pass but which are not yet visible.

Faith is the subjective evidence of the objective possibility.

Hope is the root buried in the soil of the subjective; faith is the stalk grown from the root of hope.

Hope grown into faith is the noumenon: the thing you finally realize as the result of your hope and faith, plus work, is the phenomenon.

The phenomenon cannot precede the noumenon.

Faith is the unseen substance out of which the seen is made.

Faith is subjective; the thing realized is the objective.

Faith is cause; the thing realized is the effect. Causes must precede effects.

Faith is the matrix in which you mould the creations of legitimate desire.

It is the unseen form of the objective and it will materialize if you work and your hope and faith don't falter.

It is the unborn child in the womb of your subjective mentality.

Nourish it with constructive thought. Don't stifle your hope. Hope more; then obey its quickening impulse. Follow the definite urge of faith.

That means work. Remember always that "Faith without works is dead." Thus, will the thing you hoped for and have faith in take objective form.

BUT what is back of hope—the root—and faith, the stalk? What is the seed from which the root of hope grows? Faith is more easily commented upon than commanded.

It is rarely possible to command. Can it be cultivated even if it cannot be commanded? Yes! And it is of prime importance that we come to see how faith can be cultivated.

All that humanity lacks in order to bring about harmony in human relationships between employer and employed; between nations and in every other way, is faith.

Doubt is to fear what hope is to faith. We doubt others and then we fear, and then we don't do unto others as we would like to have them do unto us.

We doubt our capacity to attain the thing we faintly hoped for and then we fear we can't and then "*The thing I have greatly feared has come upon me.*"

We kill the subjective child of hope and faith with the poison of doubt and fear and then, naturally, all efforts are abortive. Our feeble, faithless, hopeless efforts are in vain, and we deserve the consequences for we have murdered our subjective potentialities before they were born. Thus do our efforts miscarry. Thus do we miss the mark and all for the lack of faith and its co-partner work.

What then is the sequel of faith culture? What is the seed from which its root of hope springs? *The root of hope and faith in fellow man springs from the seed of love of fellow man.*

WITHOUT love of fellow man there cannot be hope for and faith in fellow man any more than a stalk of wheat is possible without the kernel of wheat.

The employer who has no love for his employes will doubt them and be afraid they cannot or will not do things without being driven.

He therefore tries to drive, and does—he drives them away. This causes a big labor turnover, and that is expensive.

The employe who does not love his house and its management doubts and fears his future and fades away.

Love always attracts while doubt and fear repel.

The extreme opposite of love is hate.

If you do not love, you hate to some degree at least. Hate is to doubt and fear what love is to hope and faith.

Hate is the seed from which the root of doubt and the stalk of fear grow, just as love is the seed from which the root of hope and the stalk of faith grow.

Thus do we see how it is that "*Perfect love casteth out fear.*"

Of course it does. It cannot help but cast it out for the reason that love kills the seed from which the root and stalk of doubt and fear spring.

But I once heard a highly intellectual person say it is impossible to love your neighbor as you love yourself. In other words, love of fellow man is pure idealism and wholly impractical.

Is that so? If so it is too bad. If the conclusions of said intellectual are correct we are certainly slated for a continuation of "boil and bubble, toil and trouble," until another comet, or another flood puts a stop to the whole human show.

Personally I sometimes feel as if no one would have any right to blame God Almighty if he should do that very thing.

IT IS just as possible for a race to commit suicide as it is for an individual to take his own life, and that is the present day tendency. We are headed for destruction if we don't right-about-face.

Personally I don't believe we are going to be destroyed because I believe we are going to right-about-face. I believe there is going to be a very widespread and general spiritual awakening before it is too late.

I believe that man is going to come to have faith in his fellow man, and more and more of it, and that in this way we are going to build the foundation for harmonious and profitable human relationships.

The original substance out of which the radium of faith comes which cures the cancer of fear caused by the poison of hate is just one thing, and that is love.

Love of fellow man is greater than the radium of faith. It is the life principle out of which faith is made. Love is the life of faith and it is the natural cure for the cancer of fear. It is the only antidote for the poison of hate between nations, between employer and employed, between

parent and child and husband and wife.

If the intellectual whom I have quoted is right and the idea of the brotherhood of man is an impossibility we are all headed for hell and more and more of it until the human hive destroys itself.

But the highbrow fellow was wrong.

The secret of cultivation of the love of fellow man is simple. All great things are simple in final analysis. This seed will not grow in just any soil. It requires a special kind of soil.

You can waste a lot of effort trying to raise alfalfa in certain soils.

The only possible soil for the cultivation of the seed of love of fellow man is the soil of love of God.

TRY to raise a crop of love of fellow man in the sour soil of love of material things as the prime object of your existence and you will toil in vain. It won't grow in that kind of soil.

Yes! The seed of love of fellow man is rooted in the soil of love of God.

And that is just what millions of men and women have not been doing.

We, as a race, have tended, especially during the last fifty years or so, to forget God and have a merry dance with the devil, which is evil in activity, which is nothing but an absence of good, which is God, which is love in activity.

Love of God is simple and perfectly natural like all other great things as soon as one really thinks a little about it in a common sense sort of way.

The term "God" is rather abstract and indefinite and therefore difficult to grasp.

Try this: Call it Providence.

Well, that is still vague.

Then try this: Provid-ence.

We all know what the word provide means. It means to furnish, to supply. Well, the "One," the "All," the "Cause," the "Infinite Source" is "Provid-ence."

All things provided have a provider. That is pure logic even to the intellectual highbrow.

The whole material universe has been provided. Therefore it must have a provider.

Again, all effects have causes. All objective things are effects. As such they must have a cause.

THOMAS EDISON says he doesn't know what electricity is, but that it is we all know through its manifestations.

You and I may say if we will that we don't know exactly what God is, but that

He is we know through the process of pure reason. If we but pause to think on this most fundamental fact in life and that is the main thing or rather the starting point of the main thing.

Mental recognition of the fact that a finite cause is back of all created things, is a big step towards a cultivation of genuine love of God and a love of fellow man.

Many men and women falsely think or think that they think, that man is a creator, but he is not. Not even an Edison really creates anything. Man is a combiner of created things into forms of usefulness.

Why, man, you are right now indebted to God for those clothes which you are wearing. The ones you have on right now.

Did man make the wool or the cotton that is in them? Did he make the sheep that produced the wool or the seed and soil and sunshine and rain that produced the cotton?

No! Man fed the sheep and sheared the wool and weaved it into cloth and formed it into clothes.

He planted the cotton seed and cultivated the cotton plants and picked the cotton and wove it into cloth and made the cloth into garments, but where would man be with no sheep to feed and shear and no cotton seed to plant and cultivate and no soil and no sunshine and no rain?

YOU are indebted to God for that air you are breathing this very minute. If denied it for a very few moments you would be a dead one.

Are you hungry? You are indebted to God for every mouthful of food which will satisfy that hunger and for every mouthful of food you ever have eaten or ever will eat.

Have you been thinking that some carpenters and builders made the house you live in or the building that covers your place of business? If so just stop and look and listen, and looking see the fact that no man ever made any wood or steel or iron ore or any other kind of raw material that went into the making of your house.

Man is a very useful servant, indeed, and he does a great job when he takes the stuff that God or Provid-ence made and makes it into clothes and buildings and things in general.

But how quickly the factory shuts down when it runs out of raw material, and how grateful the manufacturer is to the one who, when he is shy on raw material, promptly fills a rush order and saves a shutdown.

He is thankful to the fellow who promptly shipped the raw material, but Mr. Manufacturer, as a rule, does not even give a passing thought or even a courteous, "Thank you, Sir," to the fellow who supplied the shipper with the raw material in the first place, and that is God, Providence, The One, The Source, The All, The Cause.

For a long time I was one of the worst ingrates that ever lived, thoughtlessly so, it is true, but an ingrate just the same. I believe that is true of most everyone who is an ingrate in this matter. I don't believe that the vast majority of humanity are intentionally ungrateful to God.

I THANK God now for the fact that I finally fell head over heels in love with him.

In my particular case I didn't arrive at this state of mind through emotionalism.

Pure logic carried me to the simple analysis which I have tried to make plain and then real love for my Father was the natural consequence.

And God is my Father for the simple reason that Providence provided man as well as sheep and cotton seed and flowers and birds and bees and everything else that is. He is my Father and He is your Father. Therefore you and I are brothers—shake.

And he is everybody else's Father. So you see that everybody else is your brother or your sister and is my brother or my sister. Why, man, the brotherhood of man is no figure of speech, it is a fact.

Let's shake again.

But Mr. Highbrow says that is all right and seems like logic but we must have food, raiment and shelter and we must have the accoutrements of culture besides, if we are really going to live and not only exist, and all these things cost money and a lot of it and to get money we must look out for Number One, and so it is a case of every man for himself and the Devil take the hindmost.

Why, man alive, can't you see that Christ knew what he was talking about and meant exactly what he said when he said: "Seek ye first the Kingdom of God and his righteousness and all other things shall be added unto you"?

OF COURSE you want and must have food, raiment and shelter and books, and at least a Ford these days, and some travel and other things, but if you would

be provided with all these things quit turning your back on the Provider of everything.

Don't leave God out of the equation any longer if you have been doing so either consciously or thoughtlessly.

Get in touch with causes if you want effects.

And just remember that from a purely practical standpoint you simply cannot build your business unless you render service.

You cannot render anything like one hundred per cent service without love of your fellow man.

Good service is nothing but love made manifest.

And your love of fellow man can be nothing better than a make-believe and a sham unless you love God.

Think it over.

An Ode to King David

B. A. F. Sheldon

I MET Dave Lawlor on the train,
Or, rather, there we met again
For Dave and I met years ago,
Some eighteen summers now, or so.

His name is David, not just Dave,
And it is well his parents gave
That age old regal name to him
For David Lawlor is a king.

King David Lawlor has a sling
With which to fight for anything
Which he's convinced is on the square
And honest, loyal, true and fair.

His weapon is his faithful pen
With which he moulds the minds of men.
It is far mightier than the sword
When it records King David's word.

A long time since some fellow said
The King is dead—Long Live the King.
But King Dave Lawlor is not dead,
And so I say and let it ring,
King David lives—long live the King.

Editorial footnote: David Lawlor is one of the big ad men of Boston. He is a prince if not a king. He has been a student of the Sheldon Science for a good many years. I met him on the train the other day and the above is the result.

Here's to David, with a glass of the wine that God made.

Business, International Friendship, and Our Opportunity

By EDWARD A. FILENE
Of Wm. Filene's Son's Company, Boston

AS a business man let me begin my analysis of actual world conditions, as they vitally affect our country, by a very concise review of them.

The basic conditions of our country are good. The United States is the richest country in the world. Our savings bank deposits are the largest in our history. There is an enormous amount of work to be done to give us the needed new houses and other buildings, to restore our railroads as to equipment, tracks, bridges and repairs, to replace worn-out machinery of all kinds, to make public improvements delayed by the war.

And yet there are more than three million idle in the nation, and we have just passed through a financial and business crisis. And the danger is not over yet, nor the most needed remedies applied.

The basic cause of this anomalous condition is our inability to export our surpluses. As a result of our energy and the war stimulus we have today a surplus on hand and a surplus-producing ability that would have been thought impossible in 1913. And our exports are falling off from month to month by hundreds of millions.

THE reason we cannot export our surpluses that are needed for world restoration and world peace is that the European nations are too poor to pay for them in gold or goods and must have long-time credits to buy them.

But long-time credits cannot be given unless there is greater political and social stability in Europe—less danger of revolutions or war that will make repayment of loans uncertain or impossible.

Greater political and social stability cannot come in Europe, however, unless the United States helps. Lacking our help there must come new balance-of-

Mr. Filene for many years has been a keen student of international relations and their effect upon American business conditions. He believes the basic conditions of our country are good, but that it is necessary for the health of our business and our future prosperity, as well as the stability of Europe, for the United States to cooperate with Europe in an effective association of nations. He believes that President Harding realizes this and should be given the full moral support of the country to bring it about.

Mr. Filene is a director of the International Chamber of Commerce, and will be one of the delegates from this country at the annual meeting of that body in London this month, where these questions will be dealt with.

power agreements among the nations, with the resultant rivalry in armaments and new wars.

Confirmation of this analysis is found in the resolution on foreign policy passed on April 29 of this year at the gathering of leading business men and bankers from all the States at the annual meeting of the Chamber of Commerce of the United States. This resolution reads as follows:

"We believe the clear definition and positive declaration by the United States of its policy concerning the establishment and maintenance of world peace and of order and understanding in the commerce and intercourse of nations is of greater importance than any other problem now confronting our country and the world. We therefore urge that our national policies in this respect be fixed with all possible speed consistent with just recognition of our obligations of the necessary safeguard to our institutions and interests, and especially of the right of American nationalists abroad.

The European Outlook

LET us now examine the European outlook. The military war has been followed by economic wars as devastating in their effects upon many European nations, even if not so dramatic, as the late war itself. Normal production, the foundation of food and work for the European peoples and the basis of political and social stability, is not yet possible. Normal production requires the steady flow of food and raw materials to where labor is. Without such a flow there will never be peace and prosperity in the world.

At the end of the war food and raw materials were used up in Europe. And lacking food and raw materials there has come in Europe want and lack of work. That, in turn, has resulted in great deficiencies in national incomes, and greater incitement to revolutionary and semi-revolutionary movements that have over-

turned governments and caused military and economic battles between the exhausted nations.

All the while we in the United States have had huge surpluses of the needed food and raw materials—surpluses so huge that when Europe could no longer buy them they caused a stoppage of production here, throwing millions out of employment; brought about a reduction of prosperity on a scale that threatened to be critical, is still very dangerous, and must continue to be so until the real remedies are applied.

FOOD and raw materials cost money—if needed on a national or international scale they cost huge sums of money. It may perhaps help us to get a clearer understanding of the present European situation if we get it in figures.

A good index is the figures showing the decreased value of the money of the different nations, and showing how much it costs them to buy the necessities without which they cannot get back to normal life, in many cases cannot live at all.

At the rate of exchange on May 8, for instance, compared with the normal value and in terms of our money, the quantity of food, or cotton, or copper that could be bought here for \$100 cost:

England.....	\$122.19	Austria.....	\$ 7,660.38
France.....	233.02	Germany..	1,570.95
Italy.....	375.85	Poland.....	20,255.32
Belgium.....	233.09	Czecho-	
		Slovakia....	1,460.43

To these prices must be added the costs of transportation and insurance.

Europe has spent its substance on the incredibly exhausting war. The only practical substitute for money is goods or credit. Goods lacking, our business and banking interests have shown their eagerness to do what they could to remedy the situation by creating new and well-thought-out machinery for the kind of credit needed—long-term credit.

UNDER the Edge Law there have been formed corporations, as for example the Foreign Trade Financing Corporation with its credit-giving ability of eleven hundred million dollars, for the granting of these credits to Europe. The machinery cannot work effectively, however; the granting of long-term credits has been deemed too unsafe while European political and social conditions are as unstable, as dangerous, as they have become.

Need of Europe Real and Urgent

The needs of Europe are so real, so urgent, that in almost every nation the party in opposition to the party in power sees its greatest opportunity for gaining the power itself by pandering to the national and racial prejudices, to the fears and weaknesses of the war-strained masses, who, overburdened and without adequate food and work, demand a change.

This results for the most part in the opposition party fighting the wise and safe methods of recuperation which are necessarily slow, and forcing the government to make even harmful concessions. So conditions become worse, taxation heavier, production more handicapped, the suffering masses more restless, and there is real danger of irrational radicalism and new balances of power.

And it is because of these conditions that business and banking find themselves unable to give the long-term credits without which Europe cannot have the food and raw materials needed for its peace and restoration; without which we cannot export our surpluses; and if we cannot export we cannot keep our farms and factories going, on which we depend for our daily bread.

OBVIOUSLY, then, the defect lies deeper than it is possible for business and banking to reach unaided. Business and banking will, however, be able to solve this critical problem if our country will cooperate with Europe to restore social and political stability.

I have often said it is fortunate that our ideal action in this matter happens also to be the action that would best serve our material interests. The business of the United States needs international cooperation for its restoration. There are now three million idle in this country. They will again be assured of their daily bread only if the President and the Senate have the vision to make our cooperation with Europe effective. The splendid thing about it is that if we help Europe now our cooperation will not call for sending soldiers there. Our economic power is so great that it can be made more effective than soldiers.

I conferred with business, banking, party, and government leaders last year in many of the principal countries in

Europe. They said that political and social stability and normal production can now only come in Europe by the co-operation of the United States. Without that cooperation, they said, no adequate pressure can be brought on recalcitrant nations to enforce the economic peace and international commerce provisions necessary to European stability; that without the cooperation of the United States there must come the old-time, war-engendering, balance-of-power agreements among the nations.

With the necessity to guard their national safety pressing upon them, no European nation can afford to compel a recalcitrant nation to observe the Peace Treaty terms. If it does so, it takes the risk of alienating a nation whose friendship is necessary in a balance-of-power arrangement. Therefore there has been but little progress so far in eliminating the causes of the dangerous conditions in Europe.

France's Point of View

HOW can there be permanent disarmament, permanent peace in Europe, unless France, for instance, feels safe from further attack by a recuperated Germany? Personally, I believe indications are that a recuperated Germany will be a non-militaristic democracy.

But France is not sure of this. Unless she feels that the United States is going to join in the cooperation among nations to maintain peace, she will not take a chance so far as Germany is concerned. She feels she must make sure to be in a position to defend herself.

One of the French government leaders said to me, "I hear that in your country some men say that the United States was not very influential in the making of the Peace Treaty terms.

"Of course," he said, "the evidence disproves that statement. If your country had not been in the Peace Treaty making we should have got terms that would have protected us while we were collecting the indemnity. Because you were there we gave up the holding of the right bank of the Rhine. We gave up many of the things which seemed to us absolutely necessary in order to protect ourselves while getting the indemnity and until we had recuperated. The whole history of peace-making will show that the kind of terms that we agreed to were not the kind of terms that a victorious nation has taken in the past. But because you came in with your idealism, we accepted the terms that you said

would make for lasting peace, with the agreement that we would be protected by an international court with a league behind it, and protected if possible by an agreement with England and the United States to come to our aid if we were again assailed by Germany. Because you have not ratified these agreements we are now in a position where we have got to try to protect ourselves."

FRANCE will continue to hold this view, I feel, until an association of nations, or a league functioning with the United States as a member, makes her feel safe against a renewed attack by Germany. In the meantime there can be no political or social stability, no real disarmament, no surety of lasting peace, even if the other problems of Europe could be solved.

Dangers to the Fraternity of the Allies

The fraternity of the Allies born of the war is in danger of being strangled by the present conditions, and on every side in Europe one sees and hears evidences of world-dangerous differences and misunderstandings. For this reason our government, charged as it very highly is with protecting us and helping us do our duty as Americans, is called upon at this time to use its power with more than the ordinary vision of governments.

Many of the European governments have been and are guilty of sins of commission and omission. A full understanding of these will show, however, that they are mostly a part of the war's natural aftermath and of our failure to cooperate adequately. Even if we emphasize these sins to the utmost, we still are compelled to see that they or similar evils cannot be prevented unless we do cooperate.

Need for Co-operation

Our own need for this cooperation has been well stated by Mr. Thomas Lamont, who said:

Putting quite aside all the political aspects of the League, it has been unfortunate for our manufacturing and export interests that the United States has been unable to join in the conferences and so ascertain, by a meeting of minds, what methods of cooperation could be adopted, mutually helpful to the people of Europe who want to buy our products and to the manufacturers and merchants of America who want to sell these products to European consumers. It is perfectly obvious that our own business situation here is dependent for its revival to a considerable extent upon better conditions in Europe.

OUR farmers discovered the truth of this early. In the last Congress, you may remember, they asked that a billion-dollar credit be granted Europe so that Europe might be able to buy their products.

The business interests of the country have found it out too, as proved by the resolution I have already quoted. If now we can make our Senators understand that the rest of us see it, President Harding will have the power to do what I believe he and his associates see the need of doing—to let the United States give of its power to help bring stability and normal production to the world by becoming a member in an association of the nations—an association that will then keep order through international law. If they do this they will become the great benefactors of the world.

The Proposed Remedies

The practical methods for obtaining the needed remedies—the methods by which each one of us can help—seems to me to be the following:

(1) My first suggestion is Help
mind your H's: Harding
Hughes
Hoover and
the Senate

to put our country into an association of nations that will make Europe safe for us to grant her the long-term credits, which alone will make possible the export of our huge surpluses. President Harding needs to understand that the great mass of Americans is with him in making this country an active member of an effective association of nations.

We must begin to differentiate between the Americanism of political campaigning and the real Americanism involving our duty to our neighbors as well as to ourselves. I am a Democrat who voted for Governor Cox, but this question is greater than partisanship. As loyal citizens we are for constitutional methods. Constitutionally President Harding can only bring us into an association of nations with and by the consent of the Senate.

(2) Help our Senators understand our willingness, our determination, to take part in aiding to restore normal production and distribution in Europe and to establish an effective international court.

OUR Senators, elected by us to be our spokesmen, will support the President if they understand our will and our purpose. Even the irreconcilable Senators will be

less irreconcilable when they understand that our safety, our prosperity, our daily bread, call for our effective cooperation with Europe.

(3) Study carefully what is necessary to put our millions of idle back at work, to restore our national prosperity, and to make certain that we shall continue to be sure of our daily bread, that we too may not be compelled to join the ranks of the unemployed.

To bring order out of chaos in Europe there is need mainly of the understanding by our people that we are really neighbors of Europe, that we are intimately concerned in Europe's fate and must act as good neighbors.

Lloyd George, speaking in the House of Commons, recently said: "People forget that countries are interdependent. 'Love your neighbor' is not only sound Christianity, but also good business."

And when the power of business is limited, religion, the churches, can help much. Religion has no more important mission to fulfill than to make its doctrine of "love thy neighbor" come to the world's aid in this crisis. International neighborliness, international friendship, is religion in action, applied religion. We are not good neighbors if from a position of comparative safety we use our superior strength selfishly while we see our neighbors fighting with their lives to keep intact the dam that stems the threatening flood of destruction.

WE can be good neighbors to Europe only if we lend our strength to save her from the flood of want, unemployment, and anarchy that threatens her. There is no other way but by the cooperation of the United States in an association of nations, or in the League of Nations modified as may be necessary.

I am apparently making a plea for the League, but I am not intending primarily to do that. I am emphasizing the points that the facts make it necessary to emphasize, and almost any study of conditions in Europe will force one to emphasize the absolute need of our association with the nations of Europe if there is to be recuperation and lasting peace.

Disarmament agreements are offered by many people as a substitute. Reduction of military expenses is necessary in all nations because, in Europe especially, they are too great a burden to be borne safely in addition to the huge expenses of the war. But disarmament on an adequate scale

is impossible without some efficient substitute. There is no substitute for war except law—international law. But international law effective enough to be a substitute for war is impossible without an association of nations of which the United States is a participant. Any study of present world conditions will show that without the United States even the present League, which has in its membership forty-eight of the principal nations of the world, must degenerate into the old type, war engendering, balance of power coalitions.

BESIDES the business and material reasons, it seems to me there are real ethical and spiritual reasons why we have got to go into Europe and help. We pray, "Give us this day our daily bread." Would any of us confine this prayer to bread for Americans alone? And daily bread cannot come in time to Europe unless we in the United States make it possible, not a palliative through alms, but through real international friendship. Organized religion can help by giving leadership and voice to the understanding of our countrymen. Without leadership the ideals of one hundred million people in the richest country of the world must be ineffective. It is the great opportunity—the great responsibility, for religion.

The world has spent much of its substance in war. The time for payment has come. It was easy to spend in war, but the road up hill—the road back to the plateaus of the civilization, peace and universal daily bread of 1913, that had been reached by endless struggle and martyrdoms—is unspeakably hard.

A thrill runs through us even today as we remember the coming of the news of the Armistice. The wild joy of the news that at last the terrible war was over! If we live to be a hundred we shall never forget the delirious scenes of the day the news arrived. Young and old, big and little, reverent and irreverent, restrained and unrestrained, were caught in the mad whirl of happiness at the thought that at last the horrors of war were over and peace and restoration would quickly come.

And it was time. There are limits to human endurance, and those limits had

almost been reached. Now the danger was over; so we hailed the news with singing and dancing, with spontaneous processions, thanksgivings and prayers.

WE girt ourselves with patience, expecting that 1919 would indeed be a difficult year—a year of healing of war wounds, a year of gradual recuperation—but that 1920 would see a mighty progress toward restoration of normal conditions.

Our disappointment has been tragic.

Yes, the road back to the plateau of peace and universal daily bread will indeed require all the world's best qualities—the best qualities of business and of religion combined. And the surest way to make these qualities effective is through international friendship.

That does not mean we must force ourselves to love every man and woman in every nation; it does mean that we must recognize that invention and progress have made our nation the physical neighbor of every other nation, have brought London and Paris nearer Chicago than the thirteen states were to each other when we made our United States. Nationally we must think and act in a neighborly fashion like good neighbors, or fight like bad neighbors.

Again let me quote Mr. Lamont:

If we are to accomplish anything in helping to build up this world, somewhat broken in spirit, and in trade and commerce very badly broken, we must cultivate a spirit of trust rather than distrust. We must arrange for close association, for constant comparison of ideas with our friends across the seas. We must try to arrive with them at a common understanding, and be moved with a spirit of sympathy for the terrible disasters that they are working through and that are linked up to our own lesser troubles. If in that spirit we approach these international problems, then indeed we shall achieve something and can move forward with confidence in what the future holds in store.

The church's fundamental ideals are justice, mercy, brotherhood. These are the foundations for international friendship—the foundation for international co-operation. It is an augury of sure victory that the measure needed for the restoration of our material prosperity are the same as those needed for our spiritual salvation.

Never regret a mistake or waste time thinking about how sorry you are you made one. Make a decision. Then act. If you are wrong, admit your mistake or error, then go ahead and do the right thing as you see it. Never bluff or try to cover up your mistakes. Mistakes are good for you, if you profit by them—you will never make the same mistake twice.—Chas M. Schwab.

Of one thing be very sure. Every man must do his own growing, no matter who his grandfather was. Pull often makes men swell, but it doesn't help them to grow.—Cecil B. DeMille.

The Laws of God

By ARTHUR NASH

THE laws of God are the working and workable principles of divine love, not the arbitrary mandates of an Autocrat.

We cannot make a law; laws are not made, they are discovered. Newton did not make the law of gravitation, he discovered it.

Any so-called law making body of any nation that ever caused to be written on the statute books, any mandate that was not a part of the "ROYAL LAW," either rescinded that mandate or it destroyed that government.

The florist as he builds the green house does not make laws governing the growth of flowers. He makes conditions favorable for the operation of eternal, fixed laws.

The florist may know perfectly all the laws of light, heat, moisture and soil composition for the growth of flowers, but if on one cold night he should remove the glass he has "offended in one point, he is guilty of all."

Many are ready to quibble and tell what they think but that does not alter the facts any more than the florist's explanation will bring back the bloom of the flowers.

"Oh ye of little faith! consider the lilies how they grow."

HOW do they grow? We all answer they grow in harmony with God's law. If we want to help them grow we do not make laws, we discover their law and make right conditions for its operation.

Man is the Masterpiece of God's creation. How does man grow? Are the laws governing human relationships and the development of mankind as fixed as the laws of the lilies? The Man of Galilee gives us the answer in no uncertain terms. "All things whatsoever ye would that men should do unto you do ye even so to them for this is the law and the prophets."

"This is the law and the prophets." The aim of every law, the hope of every prophet is the perfected man that the operation of the Golden Rule will give the world. Then will be the answer of the great prayer, "Thy Kingdom come, Thy will be done in earth as it is in heaven."

The Golden Rule is the divine law governing human relationships, accepted by all religions and proclaimed by prophets and teachers of every creed. It is the only infallible, unalterable, workable, industrial and economic law in the universe.

"We have seen and do testify that" the Golden Rule will do more than bridge the chasms in human society, it will eliminate them and cement us together in a bond of brotherhood that will make "Peace on Earth" a reality.

It Can Be Done

By HARRY NEWMAN TOLLES

THE fellow who says it can't be done is usually interrupted by someone doing it. *It can be done.*

The reason some men accomplish more than others is because they approach the difficult task differently. They begin by saying, "*It can be done.*"

Three golf players started a drive across a water hazard. Two of the fellows dug out old balls so, if they failed to clear the water, they would not lose a valuable ball. They had their thought on losing, and lost. The other player picked his very best ball and fixed his eye a way beyond the water and thought only of winning, and won. He staked his very best on—*It can be done.*

Hazards are manufactured in golf to make the game more difficult, hence more interesting. Business would lose all its

joy if the difficult hazards were removed. The real business man goes at it in the spirit of—*It can be done.*

THERE could be no salesmanship if there were no objections to overcome—it would be simply ordertaking. The first person to whom a salesman must sell his proposition is himself: second, he must sell himself to his prospective purchaser. Now, when the salesman believes in his "goods" and the other fellow believes in him, it is an easy matter to get the customer to believe what the salesman believes. In that way sales are made. The salesman must believe—*It can be done.*

Every business man to-day has his problems. They are vastly different from those of yesterday. He can and will win only as he approaches them in the spirit of—*It can be done.*

The Golden Rule and Business

What Resulted from Its Application in One Manufacturing Plant

By ARTHUR J. FORBES

A FEW years ago there was a small clothing factory in Cincinnati. It was just like thousands of others, making what seemed to be an unsuccessful struggle for existence.

Business was dull and growing smaller with each succeeding month. Orders were scarce. Capital was lacking. Credit was dwindling. There was a spirit of uneasiness and complaint among the employes. There seemed every prospect that in spite of every effort failure was imminent.

The business, such as it was, was opened by a small number of stockholders, among whom Arthur Nash, the president, controlled the larger share.

The business had been started in 1916, when it seemed that almost any manufacturing business could succeed, when business was booming and war fortunes were being piled up on every hand.

But the A. Nash Company was not among these. Something was wrong. There was a link lacking somewhere in the organization that made success impossible. The factory struggled through the next year and into 1918, without improvement. The business was steadily declining. The stockholders were about ready to liquidate the business and quit. They could not see how otherwise they were to pay their debts.

A SHORT time before this crisis, Mr. Nash had been asked to fill the pulpit for the pastor of the First Universalist Church, of Cincinnati. He was asked to speak on the topic, "What Is Wrong With Christianity?"

Coming just at that time, when his two sons were in France, and his business on the verge of disaster, he did not feel that he could speak on such a subject lightly and he began to study it. He studied as he never had before. He reached the conclusion that it was not that anything was wrong with Christianity, but that what ailed the world was a lack of appreciation of Christianity and a lack of application of its teaching by its adherents in their daily lives.

Let us here allow Mr. Nash to explain, in his own words, how he reached his decision to make the Golden Rule the corner stone of his business, as he states it in a communication to the editor of THE BUSINESS PHILOSOPHER. He says:

"I WAS astonished to find that the Great Teacher never condemned the Jewish religion; the thing he condemned, and that brought his condemnation, was the lack of application of that religion by its adherents. I find running all through his messages the thought, 'I am not here to destroy your religion, but to fulfil its requirements.'

"It was a revelation to me to find how much the Great Teacher, the founder of Christianity, as well as all the prophets, had stressed the gospel of social and economic righteousness.

"My study of these things did not end with the great war, but is still continuing. I have been able to reach only one conclusion, and that is that all our social and economic controversies, hatreds and strifes come about on account of non-application of the universal religion expressed in the Golden Rule.

"I found that this great law had been stated in the negative form by Confucius seven hundred years before Christ, and about the same time it was stated in principle by Isaiah, and the prophets of old, and that the Nazarene had made it the climax of the Sermon on the Mount, following it by the declaration, 'This is the law and the prophets.'

"These facts became clear to me about the time the armistice was signed and my boys were returned to me. With my associates in the company I decided, faint-heartedly at first, that we would give the Golden Rule a trial in our industry.

"PREVIOUS to this time, like millions of others, I had regarded the Golden Rule as a beautiful expression of impracticable idealism, as something to be admired, but never attained.

"After we put this divine law into operation in our factory I had a feeling

that there was something sacred about our plant every time I entered it; now, I know this is true. I realize we have invoked the highest law of God's universe.

"The Golden Rule is the divine law governing human relationships, accepted by all religions and proclaimed by all prophets and teachers of every creed. It is the only infallible, workable, industrial and economic law in the universe to-day."

"I do not say it has solved all labor troubles in our factory. Nay, it has done more, it has eliminated all labor troubles during the most trying industrial period of the world's history.

"I do not say it has driven out hatred, strife and selfishness. It has done more, it has ushered in love, contentment, co-operation and happiness; it has not only cast out hell, but has brought heaven to us.

"I need not remind you that the year 1919, the initial year of what was then an experiment with us, will go down in history as the year of strikes, industrial upheavals and war. This was especially true in the clothing and textile industries. The clothing industry, which had been known as the sweat shop of underpaid, underfed pauper labor, was the industry into which we had decided to introduce the Golden Rule. Do you wonder that we were faint-hearted at first?

"You also remember that during 1919 there were not only strikes, destruction of property and murders in the clothing industry, but the one complaint of the entire industry was, no production. You also remember that clothing mounted to unheard of prices.

"THE year 1920 was ushered in with the same conditions in control, but conditions soon changed, and a period of stagnation followed in the textile and clothing business. It has been a period of non-buying, cancellation of orders, some factories running part time, others closing down entirely, and still others being forced into the hands of receivers, together with frantic price cutting and efforts to unload among retailers, from the Atlantic to the Pacific.

"Get this picture of general conditions in the clothing industry before your minds: 1919 and early 1920, strikes, small production and exorbitant prices; the last three months, small business, orders canceled, factories closed down and unheard of price-cutting among merchants.

"Holding that picture in our minds, let us take a bird's-eye view of a factory where the Golden Rule, God's economic law, holds sway.

"During the year of strikes the A. Nash Company had no strikes.

"During the year of non-production the A. Nash Company increased their production over 1,000 per cent.

"During the year of high prices the A. Nash Company manufactured to order suits and overcoats to retail at from \$16.50 to \$29.00.

"NOW, note what happened when stagnation hit the industry. During the first six months of 1920 the A. Nash Company did \$81,000 more business than it did the entire year of 1919, and during the month of June, 1920, it did a business equal to the entire year of 1918. July and August are supposed to be the dull season in the wholesale tailoring business. During July the business of the A. Nash Company was only \$12,000 below their biggest month, notwithstanding the fact that they gave the entire factory a week's vacation. During the month of August they received individual orders for 6,125 suits and overcoats.

"This was not a miracle, except in the sense that acting in harmony with God's law always produces miracles.

"When I discover that God had given as infallible a law governing human relationships as the law of gravitation, and decided to make conditions favorable for that law's operation, I began to study conditions in our industry. I discovered that at that time, and practically all times since Eve sewed the fig leaves together, the textile and clothing industry was the poorest paid industry in the world.

"When I made this discovery I called my help together about the end of 1918 and told them of these conditions, and that we expected to make the Golden Rule the governing law of our industry, and that together we would lift ourselves out of that condition. I told them then frankly that it would be my policy when any of them appeared before me, which they were at liberty to do at any time, to ask myself the question, if I were in their place and they were in mine, what would I want them to do. I asked them to let the same rule govern them in their actions.

"WHEN we first called our people together and talked over the condition in the industry and proclaimed the Golden Rule as our governing law, we had a picture of a profit-sharing system of paying wages, which we submitted to that little group. Their confidence in the management was such that they said they did not want that system, as they would rather have their pay each week, and were willing to leave it to the management to figure out what they could pay in a weekly wage.

"During the increase of production and on account of the wonderful loyalty shown by our help we made several increases in wages during 1919. None of these increases were made on account of Union demands, or in concert with the market, but each one was based on a certain increase in production which had been previously announced to our help.

"When we took our inventory at the end of 1919 we found that in spite of these increases in wages and the enormous expense of moving and setting up our entire plant, we had made a net profit of \$42,000 on an investment of \$60,000.

"The actual condition at that time was that we were paying bigger wages, selling our product for less money and making a greater profit than any of our associates in business.

"AS SOON as our inventory was completed and the figures verified we immediately went before our help with these figures. We felt greatly chagrined, because it is our belief that this is an unjustifiable profit to make off the labor of others; we frankly told our help so; that this statement must go to the government and a large share of this money be paid in income and excess profit tax, and we immediately put into effect another increase in wages in our factory. This increase ranged from ten to twenty per cent.

"Now, consider this fact: at the end of February we again went into our cost for manufacturing for the months of January and February and found it had not cost us quite as much per suit to manufacture during those two months with this new increase in effect as it had during November and December, before we put it into effect.

"We immediately called our help together again. This time we told them that when we had presented the profit-sharing proposition there was only a little handful of

them, and it was possible for us to figure approximately what each one was producing each week, but that since our working force had increased to over four hundred, and we were producing a little better than a suit of clothes every two minutes, it was not possible for us to tell with any degree of accuracy what each one was producing per week. We again laid before them the profit-sharing basis of arriving at a just wage, and told them that we knew of no other way to solve the problem. This time they voted unanimously to adopt this system.

"BY THE plan presented to them the profits were to be divided among the help on the basis of salaries earned, twice each year. I did not know, nor had I thought, of any other basis of division, and I think probably no other basis had occurred to the employees when they accepted this one. But when they got back out into the workrooms, the Golden Rule began to work in their minds. Imagine my feeling when a few days later the following petition was laid on my desk.

Realizing that the A. Nash Company is using every effort to be truly just and democratic, and realizing that in making the final adjustment of wages on the profit-sharing basis a very large share of this final payment, as at present intended, would go to those making big wages, and heartily agreeing with the management that it is not just that the lion's share of the profits should go to any individual, or small group of individuals, we, the undersigned, all of whom are drawing a weekly wage of over sixty dollars (\$60), do hereby petition the management of the A. Nash Company to distribute the workers' share of profits, which is to be distributed July 1, 1920, on the basis of time worked instead of on the basis of wages drawn.

This will give those making the smaller wage an equal dividend with those making the larger one, and we believe is not only needed by them, but is just and in keeping with the policy of our Company. We are sure this will be appreciated by all the help.

L. J. Rusland, Harry Ense, Frank J. Garrely, L. A. Baumann, Clifford Redmond, John L. Burg, Samuel Friedman, Frank Prinzbach, Louis Frank, Edward Reichert, H. Brauerman, M. Viner, Edmund T. Clayton, Gus W. Comello, M. Engst, R. A. Carson, Bertha A. Fisher.

"I HAVE said there was no miracle wrought; it seems to me that I must qualify, if not contradict, that statement and say that miracles are always wrought where Divine laws are invoked. Whenever a group of people sincerely try to do by each other as they would be done by they soon discover that they love each

other, and begin working for each other's interest in every way.

"When this petition was laid before me I immediately called up a preacher who had been greatly interested in our work and asked him to come over and read it. I will never forget the look on his face when he finished reading that petition and said, 'Mr. Nash, there is more Christianity in that petition than in all the sermons preached in Cincinnati.' I said, 'Yea, and there is more joy and satisfaction in that petition than in all the dividends being declared in Cincinnati.'"

"Let me impress on your minds just what that petition meant in our factory. The skilled labor, like the cutters and the off-pressers who were making from \$75 to \$90 per week, signed a petition that the poorest paid help should receive the same dividend that they did. In our place we have some old ladies who are past the age of learning to run machines, or doing skilled operations, whom we keep so as to help them feel that they have a degree of independence in life. Besides these there are the beginners who on account of their lack of experience are not drawing large wages. If the dividend had been made as originally intended the high-paid help would have gotten six or seven times as much as these old ladies and the new help who really needed it.

"When the dividend was made in accordance with this petition every one who put in the full six months received \$91.80 as his share of the dividend, or a little over \$3.50 for each week's work. If you could have seen the faces of the old ladies and beginners when they received this amount, perhaps more money than some of them had ever had in their life, you would have known that the high-paid help were duly rewarded for their Christian act.

"**N**OW let us study for a moment the question of the increasing volume of business during this period of stagnation and price cutting. When we decided to make the Golden Rule our governing law it was impressed upon every mind that doing to others as we would be done by did not simply mean employer and employee, but meant each customer on our books as well; it meant that every garment we sold must be of a standard that we would be willing to accept, and sold at a price that we would be willing to pay if we were in the customer's place;

it meant that our help saw behind each order a fellow human being whom they wanted to deal with as they would want to be dealt with. It was an honest effort at applying the Golden Rule that fixed our prices during the 1919 orgy of high prices and profiteering.

"The long suffering public was conscious of these facts, and while others were losing the confidence of the public we were gaining their confidence, so that when the time came that the public went on a non-buying strike we were no more affected by that strike than we were when the laborers went on a strike, because, in applying the Golden Rule, dealing justly with the public, we had won their confidence in the same way we had won the confidence of our employees.

"**N**INETEEN hundred years ago, before a mighty concourse of people assembled on the picturesque mountainside, the Man of Galilee, proclaiming the Beatitudes, giving a new vision of the Universal Fatherhood of God, teaching us to pray, 'Thy kingdom come, Thy will be done, in earth as it is in heaven,' climaxed it all with,

"Therefore"—note this connecting word;—it harks back to all he has said; because of the blessings of the Beatitudes, because of the new vision of the Universal Fatherhood of God, which gives us faith and courage to pray for the kingdom of heaven on earth—"Therefore, all things whatsoever ye would that men should do to you, do ye even so to them, for this is the law and the prophets."

"To-day in a clothing factory in the beautiful city of Cincinnati, around their machines and work tables, is assembled another group of people. Into this organization has been put the leaven of God's infallible, unalterable economic law, and the whole has been leavened. It is a spot where heaven has come to earth; they have sought first the kingdom of God and His righteousness and accepted His promise that 'all these things shall be added.' That promise has been abundantly fulfilled."

The Law continues to guide the employees in the A. Nash Company factory as well as the management.

Last November there was general unemployment in the clothing trades all over the country. Thousands were out of work in Cincinnati. The Nash employees sent a delegation to ask that they be laid

(Continued on page 22, second column.)

Education and Opportunity

Success Comes to Those Who by Their Own Efforts Earn It

By FRANK LORD

Vice-President, Cross and Brown Company

(An Address Written to Employees of the Firm)

MANY years ago I was impressed with the large number of men engaged in various lines of business who had a more comprehensive knowledge and understanding of real estate values and principles than many real estate brokers.

In analyzing this, I came to the conclusion that the majority of brokers were not real estate men at all, they were salesmen only, and salesmen in a narrow sense. So far as the real estate business was concerned, they were uneducated. They could sell a horse or an automobile or a farm just as well as they could sell or lease a business building and by exactly the same methods and on the same theory.

The true broker serves rather than sells and often part of his service is to advise against a sale or a lease and against his personal profit. It was the salesman sort of real estate man who evolved the square foot basis of comparison and computation. To him a foot was a foot regardless of quality, light, location or availability, and whatever anyone else had ever paid for a foot in a given locality settled the price for every other foot within talking distance of it.

That class of broker is always with us and it is to keep the men of this organization from becoming machine brokers, who just "put them over" that we have been studying the Sheldon Course and working out a code of ethics that will reflect the moral basis of our work and be the result of careful consideration of every member of the organization.

In a recent interview Thomas A. Edison said:

"If a young man has reached twenty-one and is dead mentally, no amount of advice, example or experience will ever change him in the slightest. If at some period between twelve and sixteen years of age he can become interested in a subject and grow enthusiastic, then he will advance and become a high type of man. If not, his mental machinery will atrophy and he will be a mental 'dead one.'"

NOW we believe there is hope for every one of us even far beyond the age of 16 years if we are capable of realizing that we are in danger of mental death and are willing to participate in our own resur-

rection. Neither the Sheldon Course or the best real estate school in the world can give you brains, but they can bring what you have into play and show you how to use them. What every man and woman should pray for is an opportunity—not many opportunities, but just one.

Every member of this organization has been given that opportunity and if it is being slept or drowsed or dreamed away, all the other opportunities in life will not help you.

Opportunity means that you have been put where you are and a pathway in life opened before you. Your part in making use of this opportunity is to wake up from any condition of ignorance, idleness or cowardice and begin to see, hear and understand.

EDUCATION is not a goal, it is a road with no end, it lasts as long as the life of the mind lasts and its end is the grave.

In saying that each one of us has been given the great opportunity in being in business in this city, let me illustrate it by an incident that occurred to me in Switzerland a few months ago.

I was in a dining-car enjoying a little flagon of rosy liquid and eating a meal as an excuse and opposite me sat a young man, evidently, a country man, who gave no hope of my being able to make myself understood, but at a venture I asked "Do you speak English?" He lighted up at once and responded in good English and soon we were talking as intimately as old friends.

He told me his story of hopelessness due to his circumstances and his inability to get away to a land of opportunity. His father had a small farm and three sons. There was not enough land to give them all a living and no more land could be had in that little republic, where every inch, even the roadside, is under cultivation and where hillsides are terraced out like shelves to make more cultivation possible. The Swiss government would not give a passport to permit him to go out in the world and find a chance to work unless he could show an actual engagement as a farmer in another country. There was

his prison bar in life and his only chance was to get an opportunity to plant his feet on the earth and freedom to plunge his hands into the soil and to work out his own salvation.

Perhaps it is unnecessary to say that he is now on my little patch of land in Scarsdale, U. S. A., with his head in the clouds, dreaming of a home and girl in the Swiss mountains and working with all his might. He has already proved himself worthy of his opportunity and is planning to own and operate a farm as soon as his earnings permit.

A SHORT time after he came to me I mentioned that I was hoping to get a roof of a small building shingled and within a week the Swiss farmer did the job at a cost of eight bundles of shingles. He also dug and laid up a stone foundation for a garage all as quietly as though he expected to do carpenter and mason work as a matter of course.

Do you not see what this means to all of us, that God himself can't help the man who won't help himself?

In the old world man is bound by class prejudice and by customs that have the force of laws and keep men in chains. Here there is freedom so great that the American boy despises his opportunities.

In London if you try to meet a merchant or a landlord you cannot pick up the telephone and make an appointment or present your card and walk in, you must sit down and humbly ask that an appointment be made and after two or three days a reply comes back either declining the appointment or naming a precise minute in the day and hour you may call for an interview.

With the name of an honorable company back of you and an intelligent approach every door in this leading city of the new world is open to you.

I HAVE been led into writing this paper by hearing it said that one of our members thinks the Sheldon Course is all right if Mr. Sheldon himself conducts it. *I want you to realize that it is you that must conduct it to make it right—not Mr. Sheldon.*

The Sheldon Course would be all right if Mr. Sheldon was dead, but if you are dead, no power in Mr. Sheldon or the Sheldon Course will help you. Don't rely on Mr. Sheldon or Mr. Cross or anybody but yourself.

Tighten your belt and look up. If there is any stuff in you, you will find yourself writing a Sheldon course of your own and living it. It is either this or in Edison's metaphor your "mental machinery will atrophy" and "you will be a mental dead one."

Not long ago a corporation president said to me, "We are discouraged when we realize, as we often do, that our whole organization is hanging on a few officers for support and that our staff is lacking in initiative."

I asked him what initiative meant in his business and he replied, "We want our men to show us how we can save money, how we can reduce cost, how we can simplify work, but instead of getting help, we are continually beset with demands for instructions, directions, advice and guidance." There was hopelessness and weariness in his face and voice.

You can hardly realize how much it helps to cheer the man higher up if he can only feel that the majority of his organization are trying to fit themselves for advancement, and if he can feel sure that there are two or three preparing to take over the president's job, he feels tons of responsibility taken off his shoulders.

EDUCATION makes wise men of some and fools of many. It is our business to conclude how much our heads will stand and aim to get the kind of education we most need and that will stand us in the best stead.

Consider carefully what interests you most and if it leads to advancement in life, follow it rather than something you dislike. If real estate is only a means of gaining a living and you have not the strength of will to make it a thing to enthruse over, get out of it and starve at something you have an enthusiasm for and you will get somewhere before you die if you have patience, diligence and a reasonable amount of love for your task.

The education that every one of us needs is that which we fight for and make our own whether we get it in the Sheldon course or the school of business life, but get it we must or be counted as "dead ones"—as liabilities rather than assets in the ledger of life.

Poverty is no disgrace some one has said but the true disgrace is in doing nothing to avoid it.

Held Down By Ignorance

By *ORISON SWETT MARDEN*,

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I SAW a splendid specimen of manhood working as a section-hand on a railroad. Nature had marked him with superiority. His strong face was lighted with intelligence. He looked as if he really should have been president of the railroad instead of an ordinary day laborer. But there he was, held down because he had no education, and evidently no idea of what it was possible for him to do for himself. He was in truth a giant doing a pigmy's work, a mark for wonderment to all who saw him.

On every hand we see remarkable brains held down by ignorance. Splendid men and women, capable of doing big things, are compelled to do very ordinary things because their minds have never been trained. They have the raw material, great possibilities, which have never been developed. Lacking this development they are compelled to work in lowly positions for meager compensation and to live in a very humble environment because they have not the skill, the expertness, the trained intelligence which would bring them into demand and make their services many times more valuable; they are doomed to remain hewers of wood and drawers of water.

Thousands of people limp along through life in a half-hearted, ineffective manner, because they are unwilling to pay the price for knowledge. They do not read or think; they do not observe; their perceptive faculties are not sharpened by exercise; they look with their eyes without seeing.

Such people go through life sometimes, and wonder why they always have to work for somebody else instead of doing remarkable things themselves.

THE youth in the past who pinched on his education, who did not think it worth while to prepare for very much of a career because he did not think he was going to be very much of a man; the youth who picked out the easy problems in school and skipped the hard ones, who slid along the lines of least resistance, who bragged that he "got the best of his teacher" in school by slighting his lessons, by shirking, by cribbing in his examinations, the youth who was not willing to pay the price, not willing to sacrifice his desire for a good time in order to

improve himself, have been heard from.

They have been floundering along in their career, handicapped by their ignorance, held back by their lack of preparation, of education. The great failure army is filled with human wrecks whose superstructure went down because of their superficial, faulty foundation.

I know a man who has worked like a slave all his life. He went into business for himself early in life, but has been under a perpetual handicap because in his youth he had thought it was foolish to waste so much time in laying an educational foundation. He quit the grammar school before he was half through and started out for himself.

Because of his limited knowledge, his narrow, pinched, foundation, he has always been placed at a great disadvantage with his competitors, who thought it worth while to be well informed and to lay broad, deep foundations.

THE result has been that his whole life has been marred, and he never has accomplished anything like what he might have accomplished but for this great lack. He never dreamed that the skipped problems way back in his boyhood, the neglected tasks would reappear in his mature manhood, like Banquo's ghost, to mar both his success and his happiness. So during his later years this man has been trying to do very painfully and very imperfectly what he could have done so easily way back in his youth. The result of all this has been a limited career. The man has failed several times because he chose a career which was not in keeping with his lack of early training.

If he had not tried to save on his foundation, if he had been liberally prepared for the career which he chose and had not had to spend such a large part of his life in trying to overcome his handicap, his lack, to patch his foundation after the superstructure was built, he would have had time to grow and to do the things which made for a broad, liberal manhood, and he would undoubtedly have been a man of some importance in his community, a man who would have carried weight. As it is, his life has been so starved and pinched that he has never passed for very much of a man.

MEN and women who throw away their opportunities for education and culture, and, consequently, fail to get on in the world, may excite our pity and sympathy, but they do not touch our admiration. We cannot respect them as we would like to, because they have neglected their duty. They have no one to blame for their ignorance but themselves, for they have thrust from them the advantages that would have made them cultured and highly successful.

Spare moments spent in study, in systematic reading, in concentrated thinking in self-improvement, and in disciplining the mind are equivalent to the farmer's seed-sowing; they add wonderfully to the great life harvest. The habit of self-improvement, of studying by oneself, is of untold advantage, for when once acquired, it is usually kept up through life. Yet with all the splendid opportunities for outside study this country affords, it is sad to see young people grow up in ignorance—murdering the English language, ignorant of their own country's history and geography, ignorant of the principles of science, and knowing almost nothing of the literature of their own language.

The fact that the poorest boys, under the most trying circumstances and against the greatest obstacles, have educated themselves, should be enough to encourage any youth who longs to know something, to do something, and to be somebody. The history of every country, especially of America, is full of examples that ought to make many young people hide their heads in shame for their ignorance and idleness. When cripples, invalids, boys bound to hard service and long hours, manage to get an education, there is no excuse for the average youth growing up in ignorance.

IT IS a bitter experience to awake in middle life to the consciousness that one has passed his springtime without sowing seed, has neglected opportunities for education and culture, and must forever occupy a mediocre or inferior position because of his deficiencies!

It is said that more than two-thirds of the graduates of a correspondence course were beyond the age of school or college. Many of them were past middle life, and some of them were mothers and housekeepers.

What a blessing it would be for all those whose opportunities were narrow and lim-

ited in youth if they could see the widening of the horizon of their monotonous, humdrum lives, by the adoption of new aims, new ideals and interests, even in middle life—and later!

The up-reaching and on-reaching habit, the habit of growing, of striving for something beyond and above your present attainments; the constant struggle to be more and to do more, will greatly enrich the quality of your work and your life.

The ladder of life is full of splinters, but they always prick the hardest when we're sliding down.—London Opinion.

The Value of Time

On Time—Napoleon said, "I beat the Austrians because they did not know the value of five minutes."

Do you know the value of five minutes? Have you ever seriously weighed in your own mind the value of time? Of course you have, but after weighing it, and realizing it have you then and there resolved to open a new account, a savings account with Time, promising yourself to save and use to the best advantage the precious minutes that will never again pass through your hands?

Some precious genius has discovered that the word NOW when turned backwards spells WON. There is more significance in this accidental discovery than the mere reversal of the positions of the end letters of these two words, for they are relative in action, for there is no time like the living present—the *now* to do the thing that will win. Kipling has well expressed this idea of the value in what he calls the unforgiving minute in his splendid poem, "If," which ends:

"If you can fill the unforgiving minute
With sixty seconds worth of distance run
Yours is the world and everything that's
in it."

Mental waste of time is the greatest waste of all, for after all it is an idle thought, or a wasteful thought that prompts every idle action, every wasteful action.—*The Key*.

The Need For Salesmanship!

By ALTON G. SEIBERLING

Vice-President and General Manager of the Haynes Automobile Company, Kokomo, Indiana

THE power of salesmanship is unlimited.

Salesmanship is the keynote of progress. It is the force that moves the commerce of the world. Without salesmanship America would not occupy its pinnacle position in the commercial realm.

Salesmen have definite tasks to perform. The entire market has undergone a change. It has become a buyer's market with the result that every one of us must make renewed efforts for business. We must pull ourselves together and sell with more positive determination.

Now is the time for Salesmanship!

Now is the time for every salesman to begin a concentrated, vigorous fight for business. The harder the fight the greater the reward in every respect. Proper remuneration will come to those who realize that there is no time to lose to entrench in the minds of buyers the fact that now is the real period to buy a worth-while product.

Every salesman's big job is to sell his share of the factory's output, and to keep business far ahead of production. The best way to sell anything is to talk to prospects in person. You can never eliminate the personal element in selling without loss of business. The time is here when prospects will have to be developed. The salesman will have to find them.

FOR a long time, stories were the camping grounds for impatient buyers. Now that the market has changed from a seller's to a buyer's market, it is obvious that the best thing for us to do is to go to prospects and sell them on the outstanding features of the product.

The more prospects a salesman solicits the more orders he will get. The law of



ALTON G. SEIBERLING

averages works out in this plan as in everything else.

Selling and convincing are all a matter of the mind.

If you have the will-power you will go out and prove that you, too, can sell as well as the best salesman in your town.

Salesmanship is more application than anything else. Action is ninety per cent. of the battle. Do it now and you will win!

Good products are always in demand. They are wanted by shrewd, conservative buyers. We must locate these buyers.

However, we will

have to work harder and longer than we ever did before to accomplish our task.

The key to success to-day has not changed from what it was fifty or a hundred years ago. It still is right thinking which has its application in action—action that is the result of the correct decision.

The truism that brains are superior to brawn never needed more emphasis than it does to-day. The business man who thinks logically, makes unerring decisions, and then has the courage of his convictions to act boldly on those decisions, is the man who will forge ahead and attain his goal.

IF he thinks along the wrong lines, if his reasoning power is weak and his judgment warped, his decisions will be incorrect and the result will be failure.

The keen business mind cuts a straight passageway through all obstacles to success. The mind that is not trained to analyze difficult problems becomes panic-stricken in the face of seemingly insurmountable obstructions and is lost in a chaos of despair.

The executive head of any large corporation or business institution must be an expert thinker. Each day he must render important decisions without delay, on the result of which depends the success or failure of the organization. He holds his position merely on the strength of his ability to think correctly.

From my own experiences and from my observation of many business successes and failures I can recommend no more certain guide along the road to the attainment of life's ambition.

Good salesmen are good thinkers.

That is why they are successful.

The Dog

*I'VE never known a dog to wag
His tail in glee he didn't feel.
Nor quit his old-time friend to tag
At some more influential heel,
The yellowest cur I ever knew
Was, to the boy who loved him, true.*

*I've never known a dog to show
Half-way devotion to his friend,
To seek a kinder man to know
Or richer, but until the end
The humblest dog I ever knew
Was, to the man who loved him, true.*

*I've never known a dog to fake
Affection for a present gain,
A false display of love to make,
Some little favor to attain.
I've never known a Prince or Spot
That seemed to be what he was not.*

*But I have known a dog to fight
With all his strength to shield a friend,
And, whether wrong or whether right,
To stick with him until the end.
And I have known a dog to lick
The hand of him that men would kick.*

*And I have known a dog to bear
Starvation's pangs from day to day
With him who had been glad to share
His bread and meat along the way.
No dog, however mean or rude,
Is guilty of ingratitude.*

*The dog is listed with the dumb,
No voice has he to speak his creed,
His messages to humans come
By faithful conduct and by deed,
He shows, as seldom mortals do,
A high ideal of being true.*

American Field.

THE GOLDEN RULE AND BUSINESS

(Continued from page 16.)

off for a month, either in January or February, in order that others who had been long out of work might take their places.

They proved that they believed in the Golden Rule. The management accepted their offer and 500 unemployed women and men secured a month's work at good wages.

More recently, the employes have voluntarily asked that their wages be reduced, to conform to the lowered cost of living and to enable the management to rearrange the scale of prices charged for the product of the factory.

These things may not be unusual in business a few years hence, but such an experiment with religion in business is still so novel, that widespread publicity has been given to Mr. Nash's success. As a consequence he has been invited to address gatherings of business men in scores of cities, and during the present year has spent much of his time away from his factory, so that he might carry his message personally to thousands who have asked for it. He does not oppose trade unionism, but believes in the organization of labor, but his message is, briefly:

"That the ultimate solution of the industrial problem lies in co-operation and co-ownership, which can come about only by the establishment of the infallible humanitarian religion set forth in the Golden Rule."

THERE you have, in Mr. Nash's own words, what he believes must be done to counteract the present unsettled industrial conditions.

The same thought has been stated repeatedly in other words by other writers and public speakers in recent years, but none has done more, by putting it to a practical test, to prove the results of adopting the Golden Rule as the basis for every activity in business.

Arthur Nash has discovered no new law, but has only brought his actions into harmony with the Law which has been in existence since the foundation of the earth and the Heavens.

And the Law keeps on working in that factory to-day, and the example set there is as a shining light to lighten the pathway of countless others.

Signs of the Times

Discussed or Commented Upon from a More or Less Personal Viewpoint

By ARTHUR J. FORBES

MORE than two thousand years ago One whom His disciples addressed as "Master," pronounced one day while He was teaching in one of the mountains of Galilee, a sentence in these words: "All things whatsoever ye would that men should do unto you do ye even so to them, for this is the Law and the prophets."

That sentence, containing only twenty-five words, is the summing up of that Master's teachings, and for centuries has been accepted by men of many and various creeds as "The Golden Rule."

But for centuries, it was accepted merely as a beautiful thought perhaps, but not a thought that might be used as a basis for daily human activity in this life of ours on earth, much less as a possible main spring of action in the every-day affairs of sordid business, when it was the rule that might made right, and the motto of the business world was caveat emptor.

Like many of the other lessons given by that great Master when He was on earth, men's minds were unable to grasp the truth, and it has taken centuries of upward toiling through the mists of ignorance and selfishness for the sunlight of truth to break through the clouds and illumine the minds of more than a few thousands of men and women, giving them glimpses of the glorious fact that the Golden Rule and the Ten Commandments are the solid foundation upon which may be built the lasting structure of all right human relationship.

§ § §

A few men in every age of the Christian era grasped the truth, and with the passing years, more and more came to believe that religion and business are not incompatible, but that the mixture is good for both.

We have read stories of self-sacrifice and heroism, and in recent years, we have been reading more and more of great industrial or commercial successes which have been won by an application of the principle epitomized in the Golden Rule. It was many, many years ago that Miguel De Cervantes put into the mouth of one of his characters the adage that "Honesty is

the best policy," and many there have been who have admitted it without practicing it.

Yet there are many thousands of great business successes which might be cited in proof that the adage actually works out in practice, and that a business man who takes the Golden Rule as his motto, if he follows the other rules of business with diligence cannot fail of attaining success.

§ § §

EVEN twenty-five years ago, such instances were rare. But now one reads on every hand of the organization of great clubs and associations having as their rules of conduct the Principle of Service, which is simply the Golden Rule translated into activity.

Men have learned that they are their brothers' keepers, that they owe service to one another, that the Golden Rule is based upon the great laws which govern the universe, and that when put into practice, it brings success in a material way as well as in the man-building and soul-building power which comes to him who consistently practices it.

These are signs of the times which are becoming increasingly plain to all men. They indicate unerringly that the world is entering upon a new era, that mankind is seeking the light rather than darkness, that out of the seeming chaos into which the world was plunged during four years of unexampled strife and the discordant relations between the human elements which make up our complex social and industrial life, we are emerging into a brighter dawn of civilization than any that has marked the swinging of the pendulum of Time since those words winged with divine wisdom were spoken so many centuries ago.

§ § §

IN another column there is a brief account of one business which was facing failure until it was decided to conduct it according to the Golden Rule and of the success which followed. There are many other similar instances which prove that material success follows the observance of the principles of the Law of human life,

just as it has in the case of the A. Nash Company. Some of them have been mentioned in these columns. More will be written of from time to time. Instead of a few thousands, millions of men and women now know the truth, that irrespective of creeds or religious belief, whether a man belongs to any religious organization or not, whether he is engaged in business in the restricted sense in which that word has been so long used, or in any human activity, the Golden Rule is indeed the Law.

In an editorial in the Christian Register of Boston, the editor, Albert C. Dieffenbach, comments upon the five books published during the past fifty years which mean more to him than any other:

He mentions Francis C. Peabody's "Jesus Christ and the Social Question;" Auguste Sabatier's "Religions of Authority and the Religion of the Spirit;" "The Varieties of Religious Experience" by William James and Henry L. Mencken's "The Philosophy of Friedrich Nietzsche."

The fifth work which he selects is in Arthur Frederick Sheldon's course on business science, "The Psychology of Service." Of this he says:

" 'The Psychology of Service,' by Arthur Frederick Sheldon, is a study made first for business men, to show them how to handle themselves, to be efficient. This is practical in the highest degree. It is not academic nor true to the exactions of the best in modern psychology. But it is elemental, plain and it glorifies as the centre and soul of successful living the positive qualities of the whole man.

These five, then, are the men and books to which one reader is debtor beyond millions of recompense.

It is only possible to make decent use of the largesse.

It is enough if one remembers that in the measure that one communicates one's gifts is the measure of Service, and thus the measure of character and honor in God's world."

The pleasure of accomplishment is accessible to all, no matter how humble our occupation or responsible our duty. Out of life's great mine we can dig the gems of joy and a better existence only by hard and conscientious work.—*J. Howell Cummings.*

Economic Waste

THE WASTE in our production is measured by the unemployment, the lost time due to labor conflict, the losses in labor turnover, the failure to secure maximum production of the individual due either to misfit or lack of interest.

Beyond this, again, is a wide area of waste in the poor co-ordination of great industries, the failures in transportation, coal and power supplies which re-echo daily to interrupt the steady operation of industry. There are other wastes due to lack of standardization, to speculation, to mismanagement, to inefficient national equipment and a hundred other causes.—*Herbert Hoover.*

Keep Smiling

He Smiled—and his home was a place of happiness.

He Smiled—and children ran out of their way to meet and greet him.

He Smiled—and his co-workers in business worked better than in any other place of employment.

He Smiled—and his business clients and callers spoke well of him; and business increased.

He Smiled—and all who entered his office door were pleased to be greeted as a friend and equal.

He Smiled—and followed the smile with a brotherly handclasp; and those who were discouraged and downcast went out and took a new grip on life and their work.

He Smiled—and while the years rolled on, he grew younger—because he smiled.

—Charles T. Lief.

Ideals

The man with an ideal in the olden days used to take it with him into the seclusion of the cave or cell, and keep it to himself to his very great personal sacrifice and discomfort.

In these modern days, it is permitted that a man, or a collection of men, may have an ideal, and still gain profit and a livelihood in the following of it, and in fact, that practicable ideals for the service of mankind are the greatest producers of dollars and cents that have ever been discovered.

L. C. Ball.

Improving Collections by "Pay Promptly" Campaigns

By G. A. LAWO

President, Retail Credit Men's National Association

IF ONE were to ask the most important mission of a Retail Credit Association—what single thing in the sphere of its activities is of the most value to its members, the answer would undoubtedly be, "the improvement of collections and collection conditions."

If one were to ask me what single thing will do more towards fulfilling this most important mission than any other one thing, I would answer without hesitation, "a Pay-Promptly advertising campaign."

I would go further and say that a Pay-Promptly campaign, properly conducted and followed up, will do more than any other one thing to increase the membership of a local association, to increase its prestige in its community, and to make the merchants realize the value and importance of the work of a local association.

Let us see whether these assertions are correct. In addition to my own experience and observations, I offer:

1. As authority that a Pay-Promptly advertising campaign is the best method to bring about an improvement in collections, testimony from the city which has done the most of this class of advertising, and which in so far as I have been able to ascertain, has the largest average monthly percentage of collections in the country.
2. As authority for the statement that a Pay-Promptly advertising campaign is the best method to increase the membership of a local association, I offer the testimony of the association, which has led the country in membership for three consecutive years.
3. The largest merchant in a city which had completed a Pay-Promptly advertising campaign, voluntarily told the President of the association that there had never been an organization of any kind in the city that had done and was doing as much for the retail merchants as the Credit Men's Association. Letters from many other merchants in the same city just as complimentary in tone bespeak the

prestige and standing the campaign gave the association in that city.

THE education of the public in the importance of meeting its obligations with retail merchants according to terms, was first undertaken through the medium of newspaper advertising about five years ago. It was such a radical departure from the established methods of endeavoring to bring about improvement in collections that very few cities would even give it consideration.

"Small town stuff," "Below our dignity," "Too drastic," "Our customers will not stand for it," are some of the phrases with which the subject would be dismissed. And when a local association would finally decide to give it a trial it would usually have to first overcome strenuous objections of some merchants and credit men, who after acquiescing would probably remain skeptical until good results of the advertising were a settled fact.

In passing, it seems appropriate to say here that in every one of the many campaigns that have come to my notice the credit men, by signing their association's name to the advertisements and by referring always to the "credit man" in stories told in the advertisements, have shown their willingness to assume full responsibility for this pioneer manner of furthering their firm's interests.

The plan was a success from the very beginning. So much so that it was held up as an example of successful co-operative advertising at a large convention of advertising men about a year ago.

A FAIR idea in a general way of results that may be expected from a Pay-Promptly advertising campaign may be obtained from a bulletin issued by the National Association of Retail Secretaries, August 1st, 1920, edited by John D. Hughes, Secretary Mercantile Bureau, Worcester Chamber of Commerce, giving the answers received to a questionnaire which had been sent to twenty-three cities that had conducted Pay-Promptly Advertising Campaigns. It is shown in this

bulletin that only one of the twenty-three cities answered "no" to the question "was the campaign a success?" and this city, whose population is 35,000, really had no campaign, as it ran only three advertisements of one-fourth page each.

Another city, of less than 35,000, while it did not report the campaign a failure, said there was a difference of opinion as to results. This city's campaign, according to its reply, was conducted five years ago, and covered a period of "two or three weeks." Their advertisements were written by an advertising agency. Those since prepared by credit men, or with their co-operation, which can now be obtained through the National Association, were not then available.

The other twenty-one cities reporting the campaign a success are scattered throughout the following states: Massachusetts, Pennsylvania, Virginia, Wisconsin, Minnesota, Ohio, Missouri, North Dakota, Kansas, Washington, Tennessee, Oklahoma and Texas.

Among the cities are the following, together with their populations: Milwaukee, 457,147; Minneapolis, 380,582; Kansas City, 324,410; Toledo, 243,109; Worcester, 179,754; Memphis, 162,351; Richmond, 171,667; Dallas, 158,976; Nashville, 118,342; Spokane, 104,437; Duluth, 98,917.

RESPECTIVE opinions on the campaigns are briefly given in the bulletin in such statements as: "Unusual success, all bills paid more promptly now;" "Exceeded all expectations, increased collections 20% to 50%;" "Collections 50% to 80% better than any other month—merchants desire it each year;" "A decided success, caused many slow customers to pay promptly;" "Very successful;" "Planning another campaign for six months' run;" "Made collections unusually good;" "Very much of a success;" "Will repeat it each January."

And New Orleans (387,219), which city does not appear in the bulletin, is among the users, and strong advocates of Prompt-Pay advertising.

While Milwaukee, where the campaign had not been completed when the bulletin was issued, now says the results were gratifying and that they "recommend it heartily."

From this it will be seen that the advertising campaign as a medium for educating the public in its duty to meet obligations according to terms, has proven practically

100% efficient in every section of the country.

But let me go into greater detail, and give the almost unbelievable possibilities of this novel, but practical idea as they have been realized by at least two cities.

National Director M. J. Solon, of Minneapolis, has just informed me that before the advertising began in his city, the city's average monthly collections were about 45 per cent of the Accounts Receivable; that it is now about 65 per cent; that at least one store collects an average of 70 per cent, and that these figures are conservative.

STOP a moment and meditate on what such an increase means!

A store with average Accounts Receivable of \$400,000.00 (and, of course, there are such stores in Minneapolis), formerly collected 45 per cent, or \$180,000.00 a month; it now collects 65 per cent or \$260,000.00, an increase of \$80,000.00. At 6 per cent the saving in interest alone for this one store is \$4,800.00, an amount sufficient to pay the entire ordinary expenses of a local association for a year.

And the saving in interest is not all. For, automatically following an increase in collections, there are at least four distinct additional advantages:

1. An increase in working capital equivalent to the increase in collections.
2. An increase in charge business. There is no authority on retail credits who does not subscribe to the doctrine that close collections tend to increase charge business.
3. A reduction in losses on bad accounts. If the average age of one's unpaid accounts is 60 days, when a customer joins the "address wanted" group: files a petition in bankruptcy, dies insolvent, or for some other reason fails to pay, the loss on his account is the amount of his purchases for 60 days. When increased collections reduce the average age of the unpaid account to 45 days, there necessarily follows a corresponding reduction in the amount unpaid, or lost on each account charged off.
4. A healthier condition of Accounts Receivable.

THUS it is shown that the improvement of collections and collection conditions is the most important mission of a Credit Association.

Minneapolis conducted its campaign

three and a half years, and leads in the amount of newspaper space used. The campaign was discontinued six months ago, but arrangements for its resumption are now being made. There is probably no other city as a whole where the average monthly collections are as high as 65 per cent.

The City of Memphis notwithstanding its comparatively small population, has led the country the past three years in membership. They attribute the size of their membership almost entirely to the results produced by the pay-promptly advertising campaign, and the selling argument it placed in the hands of their membership workers.

They learned of pay-promptly advertising through attendance at conventions of the National Association, where they heard reports on the subject made by other cities. After deciding to inaugurate a campaign, they obtained from the National Office the names of cities which had conducted them, and wrote those cities for copies of their advertisements.

They then appointed a committee of fifteen, embracing in its membership representatives of four department stores, and one each of every different class of retailer. An advertising agency was employed and supplied with the advertisements used in other cities, in addition to which four of the credit men were selected to write a letter to the advertising agency, giving in complete detail everything that they thought should appear in the opening full page advertisement.

From all of the data in its possession, the agency prepared a rough draft of an advertisement and its representative appeared with it before the committee of fifteen. After a few hours of deliberation the copy had been so slaughtered that it could not be recognized. Redrafts were similarly treated in subsequent meetings until the advertisement was made acceptable to all.

FIVE hundred copies of it were then printed and mailed to the members of the association, with a letter giving an outline of the campaign, telling of the success of similar campaigns in other cities, and making known the amount each member would be expected to pay.

Another letter was written to non-members with a copy of the advertisement, offering them an opportunity to join the association, and have their names appear in the first publication. The response of

the members was immediate, and it was not even necessary to supplement the letter with a personal visit, or by any other effort, to obtain the money. And a number of members resulted from the letters sent to non-members.

The day following the appearance of the first advertisement a department store reported the biggest collections in its history. This may be accepted as a criterion of what the campaign accomplished. During its progress the members of the association were being constantly reminded by its officers that they could not individually claim credit for the benefits they were receiving—that they had done nothing as individuals.

It was not necessary to say anything about the obvious fact that it is impossible for any merchant or small group of merchants to bring about such a wonderful improvement in collections and collection conditions.

WHEN a customer who formerly complained to the credit manager—and every officer of the firm—at the indignity of a visit from a collector when his account was only four months' old, has been educated to the point where he voluntarily asks the merchant on the tenth of the month following purchases for permission to pay ten days later, at the same time explaining why he is unable to pay sooner, there can be no doubt that collection conditions have been improved. And this was not an unusual occurrence.

But in impressing upon members that they could claim no credit for what had been done, they were no less strongly impressed with the fact that everything depended upon them individually after the close of the campaign. And while the telling arguments and convincing facts put forth so plainly in the advertisement educated a certain percentage of the people so well in their duty to meet obligations according to terms that they have continued until the present time—more than two years later—to pay promptly, and will no doubt continue to do so in the future, there is and always will be a large percentage, who, if their creditors fail to follow up in practice the requirement of prompt pay, as preached in the advertisements, will become lax and get back into their former rut, where they will remain until aroused again by another educational campaign.

IN discussions during the life of the advertising campaign it was plain that a number of stores anticipated calls from some of their customers including that well-known type called the "boss' pet" who were expected to propound the question "of course that does not mean me," and everyone was loaded with the kind of an answer that such a question deserved. But to their great surprise not a single such question was reported to have been asked at any store.

On the other hand one of the agreeably surprising results of the campaign was the number of persons who called at every large store and congratulated them on the step that had been taken, and expressed regret that it had not been done long before—explaining that under the new method they would have to live within their means and really appreciated being "forced" to do so.

The impression should not be gained, however, that a reduction in charge purchasing was brought about, for the advertisements made it plain that charge business was greatly desired and that in cases where large purchases were made special terms could be arranged. Charge customers paid as much each month after the campaign as they did before, the difference being that the payments were for current accounts instead of on overdue accounts.

EIGHT months after the beginning of the campaign credit men were still talking of the splendid condition of their accounts receivable and were particularly happy over the change in attitude of those who in the past, due to their wealth or standing, objected to being dunned in any manner, regardless of the condition of their accounts, who now expected to hear from their creditors whenever they permitted their accounts to become past due.

Desiring to make known to other cities in the National Association the splendid results obtained in Memphis, it was decided to have the advertisements reproduced in book form and distributed at the St. Paul Convention. With this idea in view, fifteen of the largest retail firms of the city, of various kinds, were asked to give the percentage of their increase month by month since the campaign, compared with the same months of the preceding year.

The figures were astounding. A store

which formerly collected an average during a year of fifty per cent each month of its accounts receivable, reported an increase of 20 per cent. This is the only store that stated the percentage it collected,—its increase was the smallest reported. The other stores gave only the percentage of increase. A department store reported an average increase per month for the eight months of 46.4,—this means that if its previous average was 40 per cent it was brought up to 58.56, (the difference, 18.56, being 46.4 per cent of 40 per cent).

ANOTHER store which does a \$3,000,000 business, reported an increase of 93.7 per cent in one month and 75 per cent in another—increases being smaller in the other six months. This store's statement was sent back for verification, and was found correct by the firm's accountant, who had no part in its original compilation.

The variation of increases in the other stores was just about as marked—the increase in each case, however, was a substantial one, the amount no doubt being based upon how close the firm had been in collecting prior to the campaign.

Last month during the session of the present legislature a law was passed subjecting to garnishment the salaries of city and county employees. Previously the salaries of all others were subject to garnishment. Members of the legislature, friendly to our association, told us frankly that they did not think there was a chance to pass such a law, but largely through the efforts of the Memphis Association, which among other things, had one hundred and forty telegrams sent to members of the legislature, by seventy of its members, in one day, and with the assistance of other members of the National Association including Mr. F. E. Kuhn, State Chairman of the membership committee, and R. H. Poindexter, president of the Nashville Association, both of Nashville, and also with the assistance of the Retail Grocer's Association of the State, the law was passed—and has already been used by merchants of the State.

ON April 14th, the Memphis Association started a new membership drive. As another evidence of its prestige the Franklin Savings Bank, a branch of the Union & Planters Bank & Trust Company, has made the extraordinary offer of a dollar for every new member brought into

the Association between now and August 1st, the amount to be paid to the members bringing in the applications. The bank was told that its proposition might cost them as much as \$300, but it replied that the amount was immaterial, that in making their offer they were doing so because of the fact that the Memphis Association had done such a splendid piece of work in educating the people of the city in meeting obligations according to terms, and that it is such an asset to the city they wanted to do all in their power to encourage it and broaden its sphere of influence and constructive activities, by helping to increase the membership. The offer was made by Mr. John D. McDowell, vice-president.

The award is to be made in the shape of a pass book for each membership worker with a dollar credit entered in it for each new member brought in. But there will be no strings tied to the deposit, as the money may be drawn out the very next day if desired.

ONLY an association with strong prestige in its community could accomplish these things, which are mentioned in this article only to prove the assertions that in addition to increasing collections and membership, Pay-Promptly advertising also adds prestige to an association. For as stated in the foregoing, it is to the Pay-Promptly advertising campaign principally, that the Memphis Association attributes its large membership and prestige, and the Minneapolis Association attributes its high average percentage of collections.

The Memphis Association began a new campaign, Sunday, April 17, with a full page advertisement in three daily papers, to be followed by six advertisements a week, two in each of the papers for six weeks. This will be exactly similar to the first campaign in the amount of space used.

To those who have questioned the feasibility of Pay-Promptly advertising in the very large cities, attention is called to the fact that the twin cities of Minneapolis and St. Paul, with a population of 615,177, may be looked upon as one city in considering this question.

God, Make Us Free

By Grace M. Brown

(Foreword to Mrs. Brown's Book, "Life's Studie: ")

GOD, make us free.
Hark ye to the cry of man,
God make us free—
From crushing unbelief in Thee
God make us free,
From grim, despairing pain and grief
God make us free.

Ah, pitying soul, dost thou not hear
Afar and near and everywhere—
From earth and sky and sea
Breathes out the prayer
God make us free.

Awake oh doubting heart,
'Tis only that thou did'st not know
That love is free,
That God is good and nothing else can be
When men are free.

How could'st thou know
That man is one with God,
One in His life and love,
One in His freedom?

It is not strange thy cry goes forth
In human discontent
God make us free.

Arise oh man and face thine own unfaith
And know that it has brought to thee
Thy pain and woe.

Know that from within thyself alone
Can shackles melt away
And freedom enter it,—
Know that 'tis thy lack, thy greed,
Thy fear and thy unrest
Which brands the heart of thee
And rends thy soul.

Oh soul of love's intent,—
God make us free.
And it shall be.
The hour is nigh, the day is come,
The world awaits the call
Of men and angels
Who, all enthralled in God's great lovingness
Do know—
And knowing shall proclaim
God's world is free.

In a democracy all should receive the benefit of the best education obtainable; and while we are proud of our higher institutions of learning, we must not forget that after all the common school is the college of the average man and woman. It is such schools, and particularly those in rural districts, which should receive the attention of the legislature at this time.—Governor Alex J. Groesbeck of Michigan.

Two Little Books on a Great Subject. . .

The value of a machine cannot be estimated by its size.

The smallest book may contain the greatest thoughts.

That is the case with two books written by Mrs. Grace M. Brown, "The Word Made Flesh," and "Life Studies."

These little books contain some wonderful thoughts on the philosophy of Life, thoughts which have been sleeping in the consciousness of man perhaps for many centuries, but which have seldom found such clear expression as in these illuminating chapters written by a woman who has made a life study of the principles which govern our lives.

The Word Made Flesh

Contains nine chapters devoted to a study of the causes of bodily and mental ills, the reason why sin has not been vanquished in the world and the need of seeking Truth. The sub-titles indicating the contents are:

"The God Man,"
"Love,"
"The Health-Life,"
"Mind-Action,"
"The Word Manifest,"
"Practical Methods,"
"Treatments,"
"Afterward."

Life Studies

This book is not for the casual reader, not for the reader unacquainted with the more profound studies, but for the man or woman who has a knowledge of the higher things of life and religion it will prove a treasure house of wisdom. These are the chapter headings:

"Human Measurement,"
"Common Sense Spirituality,"
"Concerning Thought,"
"Concerning Healing,"
"The Fourth Dimension,"
"A Study in Experience,"
"Whole-Ness."

In the introduction or "Foreword," to the first named book Mrs. Brown indicates the trend of her thought in writing the book as follows:

FOREWORD

GOD has written His glorious truth on the face of every life form. He has buried it deep in the heart center of every conscious atom. He has illumined it on the surface of all existence, and yet man, in his insane insistence upon delusion, utterly blurs this wonderful thing in his own sight and places himself in the clutches of the monster which he himself has invented.

Disease is a monster form of the delusion of fear.

Poverty is another proof of its fallacy.

Sin is the most hideously unnecessary and unreal of all the forms of the fear delusion.

All philosophy, all religion and all science stand ready to lend their aid to the extermination of fear and its dreadful satellites whenever men will permit.

Philosophy is the interpreter of truth, Science is its proof, and Religion is the practical demonstrator in the mighty cause of regeneration: all servants of God and instruments in the divine service of Love and Wisdom.

Freedom depends upon intelligence just as all bondage depends upon ignorance.

Let us be practical and free ourselves.

Therefore let us be intelligent.—Grace M. Brown.

THE PRICE of these books in imitation leather binding is

The Word Made Flesh.....	\$1.00 Postpaid
Life Studies.....	\$1.50 Postpaid

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THE BUSINESS PHILOSOPHER, Book Department
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The Importance of City Planning

By HARLAND BARTHOLOMEW,

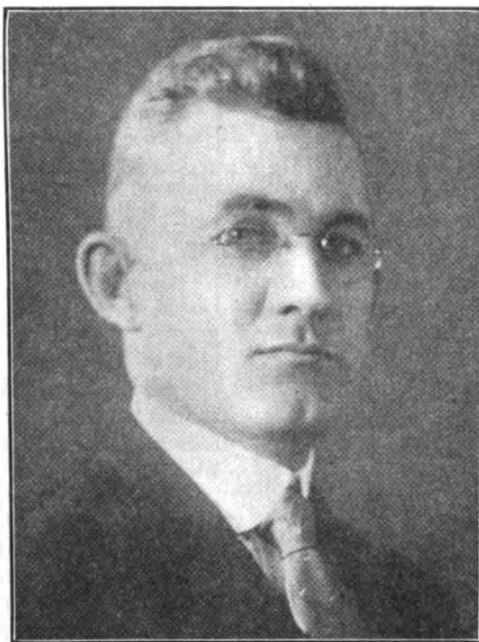
City Plan Engineer, St. Louis, Mo.

DURING the past few months the writer has had the pleasure of initiating the preparation of a city plan for Memphis. The experience gained after a somewhat extensive practice in other cities of the East and Middle-West justifies the prediction that the cities of the South may yet point the way in the upbuilding of communities more nearly ideal than yet have been built.

Our present understanding of the "ideal" in cities, is that they shall be not merely beautiful in appearance, but satisfactory in the economic and social sense as well, i. e., cities wherein business may be transacted without unnecessary hindrance and interference, and wherein all classes of people may find opportunities for healthful and attractive home-life.

During the past ten years there has been developed in this country a distinct science of city building, termed "city planning." Something over one hundred and fifty cities have created city plan commissions, that have concerned themselves with the preparation, under expert guidance, of a plan for their city wherewith to direct its growth into proper channels of order, of attractiveness and hence of stability and of practicability.

The federal census of 1920 revealed an unusual percentage of population increase in the cities of the South. The economic rehabilitation of the southland has just begun to take place. The present financial crisis which is the inevitable aftermath of war and more especially the depression of the cotton market have caused a particularly difficult financial situation in the South. This depression, while most acute, is purely temporary, however, and cannot long retard the continued period of growth



HARLAND BARTHOLOMEW

that the cities of the South have now entered upon.

OF ALL the creations of man the city is the most intricate and artificial. The perfection of this artificial creation cannot be left to chance—or even to casual effort. Vision, foresight, business acumen, recognition of humanitarian values and courageous leadership are highly essential.

To be sure we find in the cities of the South that same repetition of haphazard growth which characterizes in varying degree all American

cities, i. e., thoughtless street planning, poor housing, inadequate recreation facilities and proportionately fewer public improvements.

But these very deficiencies inevitably to be met and easily to be financed with increasing growth opens the way to profit by the mistakes of the more highly developed cities of the North and East. Add to this opportunity the charm and picturesqueness so characteristic of the southern city, and the attainment of a higher ideal in city building does not appear to be wholly in the realm of fancy.

Memphis offers an illustration of how other cities may approach the problem of creating a well-planned city. At the recent session of the Tennessee Legislature laws were enacted authorizing (1) the creation of an official city plan commission, consisting of seven citizens and three city officials directly in charge of municipal work; (2) the division of the city into districts or zones wherein the uses of property, the height, the size and area of buildings may be regulated, and (3) the establishment of building lines upon streets.

A definite city plan is in course of preparation. The first step has been the

preparation of a major street plan—a network of main traffic thoroughfares which will be so widened, connected and improved as gradually to effect a free interchange of traffic between all parts of the city facilitating a natural segregation of industrial, commercial and residential uses of property. Traffic upon the streets has been counted and a plan devised for the gradual rerouting and extension of the car lines as will permit expansion of the business district, reduce congestion and facilitate the growth of the city in outlying sections where growth is desirable.

Land subdivision plats are regulated to insure satisfactory development of the street plan and insure adequate lot sizes whereon improper housing standards may be prevented.

Several streets are to be widened by enactment of ordinances providing either for immediate widening or gradual widening through the establishment of building lines where immediate widening would be unduly expensive.

By virtue of the new zoning law an ordinance dividing the city into industrial, commercial and residential zones will be enacted once studies now being made are completed, comprehending present uses of property, tendencies of growth represented by new buildings, height, size and arrangements of all buildings in the city, vacant land, density of population, value of land, etc.

A plan for the gradual enlargement of Memphis' splendid recreation system will be made whereby the needs of the city during the next fifty years in parks, playgrounds, athletic fields, and community centers may be supplied according to the density and distribution of population. By wise selection and acquisition the best use of otherwise unusable land may be made and thus secure enhancement rather than depression of property values as well as securing in advance of price inflation property best suited for recreational needs.

Supplementing each of these studies will be another dealing directly with the improvement of the city's appearance through wise regulation of signs and billboards, poles and wires, planting of shade trees, grouping of public buildings, proper design and treatment of important street intersections, etc.

What Memphis is doing other cities may do with equal facility. City planning is not an extravagance. It involves merely the undertaking of public work, where and when improvements must be made in ac-

The Personal Equation

THE chief factor in the success of each man—wage-worker, farmer and capitalist alike—must ever be the sum total of his own individual qualities and abilities.

The slightest study of business conditions will satisfy any one capable of forming a judgment that the personal equation is the most important factor in a business operation; that the business ability of the man at the head of any business concern, big or little, is usually the factor which fixes the gulf between striking success and hopeless failure. Each man must work for himself and unless he so works, no outside help can avail him.—*Theodore Roosevelt.*

cord with a general preconceived scheme for the ultimate coordination of these improvements into a unified city rather than into a series of piecemeal, unrelated improvements.

During the year that has just passed we should have learned as never before the folly and worse of undermining the moral basis upon which modern business is founded through unjustifiable repudiation of contracts, as well as the folly and danger of inefficiency, of unsound and uneconomic taxation, of government participation in essentially private business, of trying to substitute legislative enactments and administrative decrees for natural economic laws, of permitting raids upon the Treasury for the benefit of any special interests—and above all for the purpose of sustaining the prices of any commodities above their market level, which doubly penalizes every element of our population, including finally even the favored class that temporarily profits, through keeping taxes high and preventing a reduction in the high cost of living.—*Charles H. Sabin.*

Work is the greatest boon ever conferred on man. Had he been able to live without it his development would have been hopeless. Look at the races to whom life is easy living, where nature is most luxuriant and productive, where there being no cold no clothes are needed, and where food can be gathered without the planting or cultivation. They are the weakest of God's creatures and no progress can be expected from them. The strongest races are those who have much to do to live. Work has made them.—*Ex-President Taft.*



Little Journeys in Applied Psychology

With Demonstrated Proof of Its Practical
Value in Everyday Life

By AGNES MAE GLASGOW

EVER since I gave a few lectures at the Summer School in Boston for The Metaphysical Club, I have been called "The woman who talks about demonstrations." And that's one reason that I have decided to use the title "Little Journeys" for these articles. I love to tell about demonstrations for I know that it does encourage and cheer us up to hear how the other fellow got out of a bad situation and achieved success.

We read about the desperate or sad or trying position that some one was in and then we read on and learn that because this man knew how to use his God-given powers in a certain manner he had been able to overcome the apparent obstacles and so work his way up into better condition which led him step by step into the desired success.

Many and many a time I have had men and women come to me who were so discouraged that they had not heart to try again and I have told them of some little demonstration wherein some one in a position almost like their own, had won out and accomplished the result desired. And these men and women would go away thrilled with a new determination to press on. I want to tell you right here that many of these people have been better read in theory than I am. I don't give a dime for theory if I cannot make a practical use of it and get results. It's results that I want my friends to get. And so I talk and write about demonstrations.

AND why not? Are we not trying to learn how to use our thought forces for that very purpose? To demonstrate this and that, health, wealth and happiness?

Of course we are, for to demonstrate is the whole purpose of our being in the world at all. *We are here to prove that thoughts are things and in proving this we*

show forth to a hungry world, that God is—and because He is, we are.

We are here to be used by the spirit of life, as channels, ideas, mediums—men and women, in, through and for whom, God may manifest all He is, all He has and all that He can do.

Strong?

Of course it is strong, but not stronger than the cause back of the words. The words of God Himself, He that gives to you the power and the intelligence to arrive at any conclusion.

The trouble with Christianity for the last two thousand years has been that it has not taken God at His word, as delivered to us by His greatest of all teachers, Jesus the Christ, and accepted the *whole gift*.

Like the man who enjoys the crust of the loaf and throws away the crumbs, Christianity has only appropriated the crust of God's bread of life and declined the greater portion of the loaf, the crumb or central part.

Jesus said "I am the way, the truth and the life." What do you suppose He meant by that saying? I can at least tell you part of His meaning. I have not as yet learned it all, but with every day of life and every new experience I have, I am learning more and more of His meaning.

I CAN tell you that one thing He did mean, *that He was the giver of life*, and He was the giver simply, and only, because He knew the meaning of life and whence it came.

Ah wait! Don't be impatient. I know that I have said that *God is all* and have done my best to drive home that saying. But have patience and I will show you that even so, Jesus was the giver of life, and not only life, but success and happiness and all because *He knew how*. Then you will understand why I set so much store by demonstrations and I think you

will find an even greater help from having read these little journeys because of what follows.

Jesus said "I am the way, the truth and the life."

Another time He said, "I am the vine, ye are the branches."

"I came out from the father and return unto the father."

"Of myself I can do nothing, but the father in me, He can do all things."

"These things I show unto you, that what I do ye may do also and even greater."

Then after having said all these things you will remember that His disciples asked Him to "shew them the father," and He answered:

"When ye hath seen Me ye hath seen the father."

Read over the list of His claims—and then read of the things that He did. How He raised the dead, Lazarus, the governor's daughter—restoration of life is giving life if I know anything about it.

READ how He cooled the fever of the mother of Peter's wife, how He healed the blind and restored the palsied hand, how He stilled the tempest and knew on just which side of the boat the fishes were to be found—and then go back and read again where He says: "These things I show unto you, that what I do ye may do and greater."

Then doubt if you can *your ability to rise above any given circumstance or condition and to accomplish all that is good and to be desired. Why, God is so big, so limitless, so inexhaustible, that strive as you may, not in a thousand years could you think in large enough dimensions to overtop God's power, working in, through and for you, to give to you.*

All you need is to accept the whole gift, take the crust and the crumb together. Accept the cause back of your being for all that you are, all that you can desire, then *just be glad* that you did.

Read the Little Journeys and tell us what you think of them, how and in what way we may better serve you. Write the editor your views.

The first Little Journey is about a young woman of 27 who had been told by her physician that she must give up her position in a dressmaking shop and seek employment which was not so trying upon her eyes, or in less than one year she would be blind.

THIS young woman knew no other way in which to earn her living and had an aged mother dependent upon her. She had been a reader of things metaphysical and had heard a few lectures on applied Psychology. She came to see me and after a long conversation we seemed not further toward solving her problem than at the start, when I thought to tell her about a woman who had been a school teacher and was now making little landscape gardens for a building concern.

Said this young woman to me, "Oh. I would love to do something like that, but I have never had any luck with flowers, but I can grow vegetables. I had the finest cucumbers last year that you ever saw. Why I gave away bushels of them and made jars and jars full of both sour and sweet cucumber pickles."

It was then I had my idea—you see the thought being alive was growing all the time and was now ready to blossom into visible help. Why not show this young woman how she might build up a business in pickles? Grow her own cucumbers and make the pickles and sell them?

We talked for more than an hour and at the end of that time had mentally planted our garden with cucumbers, grown them, harvested them and made them up into various kinds of pickles and marketed our wares. Oh, yes, we mentally marketed them, for I did not want my student to go to the work of growing those cucumbers and making the pickles and then having her produce left on her hands. So *knowing the value of mind action upon material things*, we completed our vision by selling the finished product.

The young woman owned an acre of ground. Now any gardener will tell you that you can grown a great many bushels of cucumbers on an acre and this young woman planted half her ground in potatoes for home use, some sweet corn and other vegetables, just enough for her own family use and the rest of that ground was given up to cucumbers.

She bought three gross glass pint fruit jars and three gross quart fruit jars and secured about as many smaller pickle jars and bottles, all of which she filled that fall with sweet pickles that were spiced and unspiced, and sour pickles. She employed one man to help in the garden and one woman to help gather the fruit and prepare it for the market, and the market she had, according to our mental

plan, was first found by securing a contract to take all she made, like the samples furnished, from the proprietor of a large line of chain grocery stores.

THAT young woman today has added fruit canning and jelly making to her business and is one of the best known private canners in New York State and is truly healthy, wealthy and happy.

The second Little Journey was taken by a man about 42 years of age. This man was what some people call "unlucky." He told me very frankly that he had been unlucky from birth and what is more he seemed to take a sort of morbid pride in being known for the many hardships he had experienced.

Said he: "I guess I was born unlucky, any way my mother has told me that I nearly died when I was three years old because a servant upset a kettle of boiling water upon me, then when I was eight I was in a run-away accident and got several bones broken and when I was sixteen, I went hunting with father and the gun went off accidentally and I was shot through the shoulder. That's one of the reasons I have never been strong and this delicate condition of my health interfered with my education and I never finished college, was taken ill just the week before commencement.

"Father had influence enough to get me a position in a mercantile house when I was 23 and I worked there for a year and a half but the work was too confining and my parents, on the advice of a physician, had me leave the mercantile house but the next fall father lost his position in the bank and I had to get busy again. This time I was forced to take a position in an express office where I had to lift packages that were too heavy for me and I broke down in health again. Then father sold his home and together we went into business in this store. We have had the store ever since but it has never more than paid expenses and now that father is growing too old to help me much I have had to hire help and that of course has taken the profits, what little there were."

A DISCOURAGING history, is it not? Well, I believe in letting the "kettle boil over"—you know that when a woman is making jelly she allows the syrup to boil up and in boiling a sort of scum rises to the top. In this scum is collected all the sediment in the syrup. This scum is taken off with a thin skimming ladle and

the syrup is left clear and beautiful. Now if the syrup did not boil up and the jelly should thicken without the scum being taken off the jelly would be muddy and very unlovely to look at and would not taste nearly so well.

That is why I let people talk and encourage them to let the kettle boil over until all the scum is run off and then I can see what has been the trouble and how to help them to remedy their mistakes, for the mistakes, the scum, must be taken off or success will not result from our work.

So I let the man talk and as he talked I knew that from his very birth he had indeed been unlucky—in having a father and mother who tried to shield their son from the very experiences which would have cultivated the latent strength, morally, mentally, physically and otherwise of the boy. The very things he needed to develop the character in him had been withheld out of a mistaken kindness.

If this man was now to reap a rich success of health, happiness and wealth, his entire character had to be made over. And how was I to go about doing this in the short time during which he might wish me to assist him? I let the pot boil over and in its boiling I tried to salvage some part of the good which I found in his story. This good was to form his "equipment" for future use. I told the man very plainly that he would have to begin all over again, but I was gentle in the telling—then to encourage him, instead of dwelling upon his past mistakes and his belief in hard luck and his delicate health—I practiced the Law of Substitution and sorted out and arranged for his inspection the salient parts of his narrative which I felt could be turned into usefulness.

THE equipment or what I salvaged from his narrative, was that the man was honest, as far as he knew how to be. He was only dishonest with himself by his tendency to underrate his own ability and power.

He was absolutely truthful. He was intelligent, but had been using his intelligence to hurt instead of to help his interests.

He was rather nice looking, had a pleasing courtesy that ought to be a very valuable asset. He was not jealous of those who had made a success, but admired them. Therefore I knew that he could, if shown how, follow a good example.

He had a fairly good education. He

wanted to get along, a most valuable asset. He had some splendid ideas, but had not the ambition to put those ideas into execution, therefore he needed encouragement—and the best kind of encouragement was found in his love for his parents who were now becoming dependent upon him.

He at first was inclined to bemoan this circumstance, not because he would not gladly have done all for his loved ones, but all through his life he had been taught that *he was not dependable*, he was weak, he was unlucky, and his feeling for his parents was a sort of pity for them that they had in their old age to depend upon such a weakling.

Said I to him, "Many a crumbling wall would have fallen to the ground if it had not been for the vines that grew upon and clung to it for support, but which in reality had been the supporting strength of the wall."

There is no better way in the world to develop the hidden strength in us than to feel that somewhere there is some one that would fall if we did not furnish them the power to stand.

Then I told him of a woman that I knew who had been petted all her life and shielded from every rough wind and whom people called extremely delicate, but who, when her husband, the idol of her heart, was stricken with a serious illness, had actually gone into his office and so directed affairs that when the man recovered from his illness his business was in a better position than ever before.

Again was the power of example proven, for it was while listening to me tell of that woman's work that I saw the man's eyes brighten, his shoulders stiffen and he straightened up and when I was done telling of the woman's work, he said to me:

"**M**RS. Glasgow, I get your meaning. Why, I have been drifting down stream all the time when I knew how and had the power to swim and reach any part of the shore I desired. Stand by me for a little while. Weakness again I suppose, but the habit of a life time is not easily broken in a day. I need your encouragement and your fearlessness in telling me just where I am wrong. But after all I think I will stay right in the business I am in. We have a start—it has been a long time in growing, but I guess that has been because we have not put life enough into the business to make it grow. I am going to begin all over

again, and I am going to put some of my ideas, which you say are good, into practice.

"I'll get a live wire in to auction off a lot of that old stuff and I will replace it with new and up-to-date things. What's more, we will do a little advertising in the daily papers, have never done much of that, it was expensive and seemed hardly worth while. We had a regular clientele who came to us right along, any way—at least, they did come until lately—"

"Until your stock got so old and out-of-date that no proud woman wanted it," I added.

"You are right about that, too, but we will change all that. Say, I am not much of a judge on woman's wear, how about getting one of those lady shoppers to rig us out this first time?"

"That's a good idea," I told him. "You will find this woman"—and I gave him the business card of a professional shopper—"all that can be desired. Just give her a line on your patrons and by the way, call them patrons and not customers after this, but tell her what sort of people have been dealing with you, their age, their financial and social position and give her an idea of the sort of neighborhood your store is situated in. She will do the rest. You might also tell her just about how your trade runs, how many well-to-do people deal with you, how many of the working class and how many among the so-called middle class. In this way the shopper will not over-stock you with one class of material and under-stock you with something else."

"But," he objected, "we want to grow, don't we? We will not have to keep just the number of patrons we have will we?"

"Not at all," I assured him. "To grow and grow fast and big is the goal you have to keep always before your mind's eye, but the child does not wear the coat of a man. Fit the child as it is today and increase its needs as the time goes by and the child has grown into the larger garment."

A GAIN he caught my meaning and went away well pleased with his new found ambition and lost no time in securing the assistance of the professional shopper to whom I had directed him. I knew that I was safe in sending him to this shopper for she would not only do his shopping well but I felt certain that he would not be with her long before she would have taught him some valuable

lessons in shopping himself so that soon he would be able to do his own buying even if the business should grow into the big thing that we had envisioned—and to bring this telling of a demonstration to an end—I must here add that *the business did eventually grow into something big.*

Of course there were many days when the sun did not seem to shine as brightly for this man, days when the habit of years asserted itself and the merchant was prone to speak of his trials and his weakness in pitting himself against such heavy diffi-

culties. But as time went by these fits of despondency grew less frequent and as these conditions faded away the man gradually became more and more self-reliant and with self-reliance came an increasing ambition to achieve even greater things and with the ambition to accomplish these things, came the mental and physical ability to do so.

Until today that man is spoken of in his town as being one of the most prosperous and dependable men in that place. Worth trying for, don't you think?

Are You Smaller Than Your Job?

By HERBERT N. CASSON

“MY chief trouble,” says a candid Lancashire subscriber, “is that my business grows faster than I do. I can't keep up with it.”

There now—that's the wisest saying that has come into this office for many a day—“My business grows faster than I do.”

That is a confession that thousands of men ought to make if only they had the courage and the self-knowledge to do so.

At the present time, there are thousands of mushroom firms that shot up during the War and which are now being mismanaged by men who are too small.

The business grew—the man didn't. The result will be that the man will dwindle the business down until it fits him or until it smashes.

THIS is a momentous personal problem for every one of us—*how can I keep up with my job?*

In my opinion, the happiest people are those who just fit their jobs, and the most successful people are those who are bigger than their jobs.

But the undeniable fact is that the great mass of us are *smaller* than our jobs.

How can we tell whether we are or not?

Well, we can do so by applying to ourselves a few test questions, such as these:

A *Am I improving my methods of work?*

Am I active or passive? Am I finding better ways or am I in a rut?

There is no job too small to be improved. And there is no job but what the worker may be smaller still.

Every worker who does his job carelessly, wastefully, destructively, is smaller than his job.

If a charwoman improves her methods—if she cleans the rungs of the chairs, for instance—that is a sign that she is bigger than her job.

If an office-boy notices that the manager's pencil is dull and sharpens it for him, that is a sign that the office-boy has outgrown his place.

A *Am I learning from lectures, magazines, or books?*

Am I content with my own little petty experience, or am I keeping in touch with the great wide world?

As soon as a man stops learning, he's done. He is henceforth one of the unburied dead. He is a suit of clothes walking around empty.

He ceases to be a brain, and becomes only a habit. He may be as big as his job, if it is a small one, but he will never outgrow it.

No matter how large your job is, there are books that can teach you how to do it better. And as long as you live, you must continue to be a student.

D *O I dominate my job, or does it dominate me?*

Am I worried, irritable, frightened and frantic, or am I calm, even-tempered and self-possessed?

Some men, in these perilous days, are like tin cans tied to their jobs' tails. They are switched hither and thither and banged about. They are yelling cancellations on the telephone or giving a good imitation of the retreat from Mons.

These men, of course, are smaller than their jobs. In most cases, they are incurable. They are not the sort of men who

read this magazine, so we need not waste much space on them.

DO I regard my job as a task, or as an opportunity?

Am I constantly trying to do a little bit less or a little bit more?

This is a great test question, that applies to every person alike. It measures your character as well as your ability. It comes very near to telling exactly what sort of person you are.

If you regard your job as a task, then you make yourself a slave. You become a slacker and a duty-dodger.

Presently, if you are not careful, you will join that great class of Parasites who want something for nothing. Morally, you will then be extinct.

But if you regard your job as an opportunity to earn a living—to develop your own powers—to make friends—to carry your fair share of the white man's burden, then you are larger than your job. You ARE LARGER THAN ANY JOB.

You are a little bit of THE SALT OF THE WORLD.—[*Efficiency Magazine*, London, England.]

There is nothing more important than to save part of your income and invest it safely. This provides against life's two great misfortunes—sickness and old age. Therefore, get the saving habit. It will also help you to buy the most valuable possession in the world—your own home.—Robt. H. Ingersoll.

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The Success Germ

By GRACE M. BROWN

BLESSED is he who knows exactly what he wants and who does not falter in going after it.

Poverty is not a visitation of *God*; it is a visitation of ignorance.

The success germ needs cultivation.

It drops under the weeds of discontent and anxiety and thrives on smiles and cheer.

The success germ must be strengthened by hope, cemented by expectation and made concrete by intention.

Then it becomes useable and lovable and livable. Let us not imagine for one moment that success is a gift any more than any other resultant force is a gift.

No one human creature is gifted any more than any other; what may be considered his gift is merely the result of his intention somewhere along the line in his part of *God's* great life.

But every human creature may reach into the universe for any good which his soul quality is capable of demanding and it is for him to make it his very own when he has once attracted it to himself.

Humanity suffers from the lack of understanding and willingness to use its forces, rather than from the lack of the forces themselves.

It is not lack of truth, lack of love, lack of faith, which is the trouble, no, indeed—they are all the very essence of us if we will only give them the opportunity to abide within us and therein be given the qualifying strength to externalize and to do their part in the universal work—it is lack of use, and of cheer which disturbs our life action.

IT IS our neglect to perceive and to use the finer forces within us which causes us to imagine that we are not successful—and so soon as we image ourselves lacking in power, we very quickly become the thing of our imagining. We want to substitute faith for fear, we want to cultivate our soul desire.

We want to know that we are capable of doing whatever we desire to do and then we want to help our desire force to grow big and strong and so dynamic in its intensive force that we become what we intend to be and what we intend to do.

Work is the glorified expression of desire.

Work of hand, of brain, of heart, of soul.

The workman progresses, he has time to forget himself and to do something for his fellow men.

Work has externalized the universe, is externalizing the universe and always will bring into form the desire and the intention of an Infinite Intelligence.

Work, desire work, love work; it is the one thing for which life is worth living because it strengthens us on all planes and gives us the *God* awareness.

The most pitiful creature one can possibly imagine is he who has lost his desire and intention to work. Then he becomes a mere laborer, forced to do what he resents, a sort of a machine following the intelligent direction of a real workman.

Intelligent work is the strength of the individual. It develops body and mind and leads to infinite things and to inevitable triumphs for him who loves his work.

EVERY soul in the universe is the result of his own will; he selects his part of the Infinite life and he becomes what he selects.

Effects always follow cause and the effects are exactly of the quality and force of the cause.

It is the motive of us which qualifies us, not at all what we say or what we do; our sayings and our actions are merely the signs of what we are and many times we are placing inaccurate signs, which even delude ourselves.

The easy thing is to blame other people for our own inaccuracies but it is not practical and it is not true. And those of us who are studying truth surely want to be true and next to being true we want to be practical.

Who wants anything he cannot use?

Not you—not I—I want to know many things and I intend to know them, but I want more *to do them and to live them* and I want to be some of the things I know and to choose what I want to be.

And so do you; after all there is very slight difference between you and me and that difference is so dim that when we compare notes, it becomes a merely surface difference which dissolves in the light of understanding.

Opulence is a universal force which already *is*; it belongs to whoever claims it.

ALACK of anything on any plane is contrary to the law of us and is entirely unnecessary; it is a place of barrenness and you and I belong in the realm of opulence. Our very flesh atoms rejoice and become rejuvenated with the cheer of fulness, which is quite sufficient proof that it is lawful if not imperative that we shall abide in the atmosphere of plenty.

Some folks attract money in great quantities and very little else beside; such people are decidedly unopulent and unhappy and usually make everybody around them uncomfortable.

Some people attract an abundance of love but have not sufficient wisdom to enable them to hold on to a dollar over night; such mortals require a little education in the philosophy of common sense which is really rather a valuable attribute although some of us fail to recognize its importance.

Each individual is measured by his own mind. He measures himself.

No man is greater than another nor has he greater innate powers of attraction.

If one man seems stronger and freer, if he represents opulence and power, you will find by investigation that he himself is responsible. He has measured himself intelligently and accurately; he has perceived the abundance which he claimed and the manner of its claiming and attracted and assimilated it according to his measurement of himself.

YOU and I have the ability to attract any quality of expression which we can create in our minds.

We have the Divine right to possess all the God attributes of opulence and freedom and we can formulate and manifest exactly what we conscientiously demand.

You and I are responsible for our own lack whether it be lack of success or lack of power. If we are not supreme in our own dominion and if we suffer, it is because we are not yet master of our own realm and we are in bondage to conditions which we should absolutely rule and which we must eventually conquer, although it may take ages of experience to bring us to that point of realization.

It is good to cultivate the success germ—there is no detail of our own life expression which will not respond to it.

There are millions of people who are sick and poor and spiritually starved because they have not dared to believe that they can cultivate the success germ and so bring into being the success which truly belongs to them.

This sorrowful human race has imprisoned itself in poverty and sickness and fear about as long as it can endure the bars.

Surely it is time to rise in our understanding and dissolve the unnecessary shackles.

Many things which are intricate and difficult to the highly trained materialist are as clear as sunlight to the spiritually attuned mind because all things are simplified through love and the Cosmic or spiritual thinker thinks in his heart brain in love.—race M. Brown.

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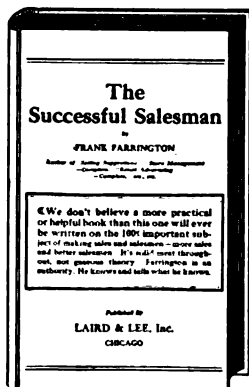
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COZY CHATS

By GRACE M. BROWN



H EALTH is contagious.
Love is contagious.

All emotions are contagious, especially when they are positive in their character, which is really the reason that the negative emotions do not actually destroy the earth.

We do not notice the comfortable and happy thing because it is natural and good and right for us to be comfortable and happy; therefore, we do not realize how much more of happiness there is in the world than misery.

The force of cheer will dispel every negative condition.

No matter how inclined a person or group of persons is to be negative and cross, just go into their presence with a bright, cheery smile and see how the atmosphere will clear, and how everyone will respond to you.

And with children, the blessed things, when they are at the age when most people frown upon their little, awkward actions, and shiver over their noisy happiness, do smile on them.

The other day I was going out Broadway on the car. Just across from me sat a delightful, freckle-faced, clumsy boy.

H E had on the most aggressive boots you ever saw, and was just ready to pick a scrap with somebody, and as I happened to be the first somebody, why not with me?

So he put his stubby little hands in his pockets and stuck his boots farther out in the aisle and glared at me.

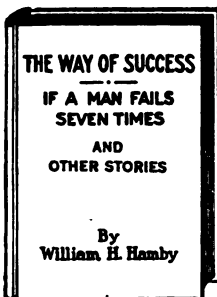
Of course, I was delighted—really wanted to embrace him, boots and all. So I broadly smiled on him and bowed, and then I laughed and he laughed.

You should have seen those hands come out of his pockets. His cap immediately took a position of respect, and even his boots were less aggressive. We had a most charming visit all the way out Broadway, although we never spoke one word, and we were both better and happier for the encounter.

It is such a little thing, but it does make everything so much sweeter and purer when we express joy. There is so much more of the sunshine than there is of the shadow. Let us dwell in the sunshine. Let us take off our blue goggles, and throw away our dark umbrellas, and come out openly in the pure, sweet sunshine of joy!

I find letters from God dropped in the street—and every one is signed by God's name, and I leave them where they are; for I know that whereso'er I go, others will punctually come, forever and ever.—Walt Whitman.

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A Book That Has Influenced Thousands

MRS. GRACE M. BROWN a few years ago wrote a remarkable book. It has influenced the lives of thousands who have read it.

Mrs. Brown is a student of the deeper things of life. She was for a number of years editor of *The Essene* and has written for a number of other magazines. Her home is in Denver, Colorado.

The book to which this little article has reference is "TODAY." It is compilation of her thoughts on life and its meaning, arranged in short paragraphs, one little essay for each day in the year. Each paragraph is a gem of pure reasoning.

In the introduction Mrs. Brown explains why she compiles these lessons in the art of living. She says:

Foreword

IN this day of transcendentalism and intense demand, with its rapid response, the heart sometimes longs for simple statements of facts apart from consecutive philosophy or accepted creeds.

We cannot ignore what may seem to us to be the lesser things of life, if we do, they very soon accumulate and rise in their co-operative might to overwhelm us.

Possibly common sense is an old fashioned virtue but it helps mightily in holding us close to the earth home while we are unfolding toward the consciousness of our universal position and its attendant power.

So it occurs to me that it will be an acceptable aid to students of truth and to lovers of life in its daily necessity, to have this book with its word for a moment which may suggest the cheer thought for the day.

There have been many days of physical rebellion and many days of mental unrest, but today is the day of that great spiritual awakening wherein a world is entering its birthright of consciousness and freeing itself from all religious dictatorship and claiming its right to know God directly for itself.

Therein rests the glory of living, and no soul is so frail and so humble but that it can do its part in the ultimate interblending of humanity with divinity.

And we only want to do our part—you can not live my life and I can not live yours. You can not judge my life nor shall I interfere with yours, but we can help each other and love each other and let the soul shine of us radiate so clearly that the whole race may feel its vivifying force.

Truly, men are coming into their realm of angelhood which is nothing more nor less than the right angle of his relation to God.

Then he shall know that only the real of himself can live—only the truth of him can endure—only the God-man has any place today and all the burdens which he has assumed, all his sorrow and sin, all his poverty and woe, all his sickness and death shall be laid upon the universal law of his own creating and be dissolved therein.

Come my brothers and sisters, let us declare for the word of truth which frees the race from all that binds it down.

Let us think and speak in the spirit of love and then let us act in the spirit of wisdom.

And above all let us use our common sense and keep our feet firmly founded upon the earth that in our transcendental desires we may be balanced in our every-day work which is the pathway that shall lead us to fulfillment of those desires.

STILL other thousands would have been influenced by this little book if it had ever been placed on general sale at book stores, but although it was printed several years ago, it has only had a limited sale from Mrs. Brown's own home. In order that readers of this magazine may have an opportunity of reading it, *The Business Philosopher* has prevailed upon Mrs. Brown to permit us to accept orders for "TODAY." You may have a copy post paid, bound in limp black leather, for \$2.00. You will receive the book within a few days after we receive your order. May we send you a copy?

THE BUSINESS PHILOSOPHER

Book Department, Room 1517 Union & Planters Bank,
MEMPHIS, TENN.

The Law of Love

By EUGENE DEL MAR

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*God measures souls by their capacity
For entertaining his best Angel, Love.*

Who loveth most, is nearest kin to God

He who sits

*And looks out on the palpitating world
And feels his heart swell within him large
enough*

*To hold all men within it, he is near
His great Creator's standard, though he
dwells*

*Outside the pale of churches and knows not
A feast day from a fast day, or a line
Of Scripture even. What God wants of us
Is that outreaching bigness that ignores
All littleness of aims or creeds,
And clasps all Earth and Heaven in its
embrace.*

—Ella Wheeler Wilcox.

MY THEME is Love, Spiritual Love, Divine Love, Higher Thought Love; the Love that is embodied in the statement that "God is Love." Such a conception would seem to imply that universality, wisdom and justice are consistent factors of Love.

In the expanding unfoldment of the human soul, it gives an ever increasing expression of its inherent divinity; but it never loses anything. Not only does the human body ever retain its animal, plant and mineral characteristics, but these are essential to its manifestation in physical form. The animal is not lost in the human, but is merely subordinated to it. So also with the attributes and qualities; these are never destroyed, but are ever being transmitted to higher planes or loftier realms.

Sad indeed were it if our hard earned qualities of yesterday—our only stepping stones to to-day—were destroyed as a preliminary to further development. How could the summits of our mountain range of life remain exalted, were each eminence to suffer the loss of its base? That which was a summit yesterday has been built upon; and while it no longer exists as summit, it has become part of the base that is essential to to-day's summit which now includes it.

No quality is destroyed in the process of soul unfoldment or human development. All apparent loss covers but a modification of the past made necessary to a more harmonious present accord with

a higher understanding. It took eons of time to develop human pity, compassion and affection; perhaps the most exalted qualities now dominant in the hearts of humanity. Can it be possible that all this is merely a prelude to their destruction?

THERE was implanted in the primitive human mind the belief that self-preservation or selfishness is the first law of nature, and this conception persists as the fundamental impulse to human activity. It will never cease to be the controlling influence; but ever and always will it continue to be transmuted to higher planes, until selfishness becomes the synonym of altruism as human realization shall interpret the Universe as the equivalent of Self.

Love neither ignores, disregards nor excludes either pity, compassion, sympathy or affection. It adds to them the constructive uplifting and vivifying aspects of attraction and thus reverses their negative polarities. It takes these green fruits, and in the sunshine of its regard, mellows them into ripe and luscious products. Were the green fruit of affection to be destroyed there never would be the ripened product of Divine Love.

Has not love wondrous qualities and attributes even in the guise of human affection? Love certainly possesses aspects of beauty in all of its imperfect phases of expression; but its "good" is always seeking the "better" and evermore nearly approaches the "best"—when it shall have entirely outgrown its consciousness of separation and limitation.

Oh! never say

*That Love is aught but holy. From the dark
We journey to the darkness; Love the while
Enswarthes us in its utter spolllessness
And makes of poor imperfect instruments
Things worth the What's-to-follow. Love is all!*

DIVINE love does not involve the destruction of human love. Heaven forbid! It simply glorifies and idealizes it; it transmutes and transfigures it! The essence of Divine Love is that one must be loved as a starting point; for it is only through the particular that one may

reach the Universal. It is only as the child of God loves the child of God that it may love God or express Divine Love.

No one with Divine Love may possess hardness of heart or be regardless of the feelings of others. He may graduate from the sentimentalism and favoritism of affection, and from family limitations, but only to enter into the tenderness and glory of a larger inclusiveness. His heart has but mellowed in the sunshine of a broader realization.

The so-called "detachment" of Love is only in seeming. God's Love is not "detached." It does not fasten itself to special persons to the detriment of others. The sunshine is not "detached." It does not play favorites, or turn its back on some in order to face others. Not all may receive the same amount of sunshine—for each may take only that to which he is receptive—but the Sun loves gloriously!

*Love is like the rain
That comes unbidden from the grieving skies
When earth is parched and weary. On the
weed*

*It falls as on the rose; and nourishes
The meadow and the wilderness alike.*

IN its very nature, human affection is "detached" from almost all of the Universe, and it is Divine Love that converts this limitation into universality. Affection detaches while Love attaches; affection excludes while Love includes; for Love expands the petty inclusiveness of affection into the inclusion of infinity.

Affection involves emotion only, but love requires thought as well as emotion. Animals may have affection, but only humans may love. Animals may have experience and knowledge, but only humans possess wisdom, which is one of the necessary inspirations of love.

Have no fear. Neither progress nor development involve essential loss or destruction; for that which seems to pass away is always included in its successor. Unfoldment does not involve detachment, unless one is considered as detached from green and undeveloped fruit in his possession of its ripened and luscious perfection.

The Law of Compensation never fails, not even for an instant. Progress is always accompanied by greater capacity for happiness and enjoyment of life. What is lost in numbers at the base is not only offset by quality at the summit, but at every

(Continued on page 45.)

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THE LAW OF LOVE

(Continued from page 44.)

step of the ascent. And the greatest glory in life is to stand alone, absolutely alone—in complete unity with and possession of All That Is!

THERE is no weakness in Love, which is the very symbol of strength. Love is constructive. It is positive to all that is and exists except to the Infinite, to which it is always open and receptive, as the positive pole of its Being. There is no resistance in Love. Non-resistance is its essential quality, and the Peace of God is its constant attendant.

Love is spiritual, and the degree of one's understanding of Love measures his spiritual unfoldment. As the subconscious ocean of life is given direction by the consciousness, so is Love guided by the superconscious wisdom; for while Love is greater than wisdom, the degree of fullness with which one may express Love is measured by the depth of his available wisdom.

It seems to require a great crisis in human affairs to bring forth a general realization of Love, to still selfishness and egotism, to confer the attribute of universality on human affection and sympathy. If only it could be readily cultivated in the soil of ordinary human intercourse!

*God, what a world, if men in street and mart,
Fell that same kingship of the human heart,
Which makes them in the face of fire and blood,*

Rise to the meaning of true Brotherhood!

Divine Love is the One Power in the Universe. Its phases are infinite in variety and its many interpretations range from the seemingly unconscious affinities of atoms to the conscious affections of humanity and the superconscious realization of Divine Beings! It converts disease into health, discord into harmony; evil into good and darkness into light. It is the Universal Solvent!

Truth stands in the light transfigured;

It speaks from the heights above:

Each Soul is its own Redeemer,

There is no law but Love.

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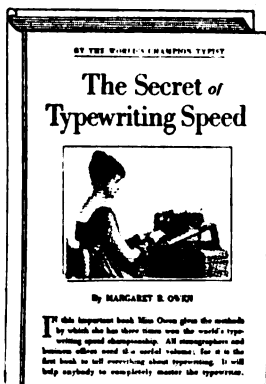
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Psychology and Daily Life

By DR. WM. FRANKLIN KELLEY

OLD age is as truly a disease as rheumatism. It occurs only as foreign deposits are allowed to collect and settle in the system. This is preventable only by an abundance of exercise which reaches the entire body and mechanically works out the deposits. Hardening of the arteries, a disease so common with people past fifty years of age, is due to such deposits and is preventable by adopting daily exercises. In these exercises you not only eliminate foreign substances from the body, but you actually change its character.

This change is in exact accord with the definite, determined thought which dominates your mind while you are exercising.

The difference between youth and old age is the Spiritual or Mental attitude toward life, its joys and sorrows, cares and responsibilities. The idea is so universally held that three score years and ten is the limit of man's life, that from a psychological point of view it is well nigh impossible for the average person to exceed it. He unconsciously conforms to the prevailing opinion, and so educates the cells of his body to age accordingly.

Natural science has shown that most animals live from five to eight times as long as the period of attaining maturity. A dog matures in about one year and lives, on the average, eight years. Whereas, man matures at eighteen to twenty, and dies on the average at forty-five. Thus we see that the present standard of human life is a very low one. By the best calculation of science, man should live to be at least one hundred fifty years old.

IF WE consider the advantage of man's intelligence over the lower forms of life, and reckon from that viewpoint, the span of human life should be several centuries instead of the short space of less than half a century.

The time spent in preparing to live is six to eight years in grammar grades, four in high school, four or more in college, and at least four in the university for special training—approximately twenty years.

If a child begins kindergarten at five and graduates in a profession at twenty-five years of age, he must then spend five to ten years gaining practical experience

before he becomes really competent in his chosen profession. He is then ready to make a living, but the struggle is hard and the next ten to fifteen years are spent in making a livelihood, and getting a little home or a bank account. But alas, his time is up, he is forty-five.

Life ends just at the time when it should begin; thus man dies just as he is best prepared to live and enjoy life. That is the actual state of man, as a race, as we find him to-day.

Some scientists claim that if the supply and demand of the body were properly met, barring accidents, the body is so constructed that it would continue to live and thrive indefinitely. They say there is no actual scientific reason why man's physical body, if properly cared for, should ever die. Thus, if there is an allotted time for death, it must be a faculty of the Soul, and not an inherent necessity of the physical body. So far as the mechanism of the physical body is concerned, it is suited for permanent physical life, youth and activity.

PHYSIOLOGISTS have searched in vain for some innate reason why the body should grow old and die. But they find that the body is different from a machine for it is constantly being renewed by cell changes, in fact the entire system is renewed every few months.

Since the body is constantly changing so rapidly, the body of an aged man is in reality no older than that of a child. It becomes evident, therefore, that the cause of difference in the quality and appearance is psychological and not physiological. People who know these facts are coming more and more to realize that the question of health and longevity is a psychological one as well as physiological; and that the best means of regaining and maintaining youth and health must partake of both principles, the mental as well as the physical.

The law of Life is this. Think right and live right and you will live. Fail to do this and you will die. The solution to the problem of life lies in the proper use of five great essentials, air, water, food, exercise and mental influence. The intelligent use of these essentials is an absolute guarantee of health, happiness and success

as to your personal well-being and, in fact, everything you wish to accomplish, because it makes you efficient and there is no limit to the possibilities of human efficiency. Man may become what he desires by the combination of the principles and methods of the science of psychology and scientific health culture. This combination of mental and physical methods is the foundation and the secret of the success of this great movement.

ARE you sick, weak or in any way lacking? Do you want health, wealth or happiness? If so, form the habit of doing the things which make for health. Start now; get the habit of living in the way you want to live and of being what you want to be.

Learn to be in your own mind the individual you desire to be. The first thing is to make the start. We have told you what to do and how to do it. But it is up to you to do it.

Set your standard to become what you think you would like to be. Then start out to become what you have idealized. If it is health that you need, make health your standard. If it is efficiency, go after it. If it is wealth, figure out your plans, then put the intelligence, energy and zeal into it which will bring success. Back up your mind-power with works. The Good Book tells us that faith without works is dead. So likewise we may say that mind-power without application is wasted energy. To insure results get up and go after what you want.

Make the demand on the universal forces, direct your thought the best you can, then get busy and work to the end of accomplishing the thing you desire. Do this and you will succeed.

AT this point try to realize that it is natural to be well and that it is unnatural to be sick. Experience shows that if a person fails to live right, sooner or later sickness and death will result, but it is not God's desire that anyone be sick; it is the result of one's own foolishness and ignorance. God created the universe, including man, through the medium of Natural Law. He rules the universe by Law, and man is not exempt from it, consequently should he transgress the Law, he shall surely suffer. The evidence of this fact may be observed on every side. People everywhere are sick and dying,

(Continued on page 49.)

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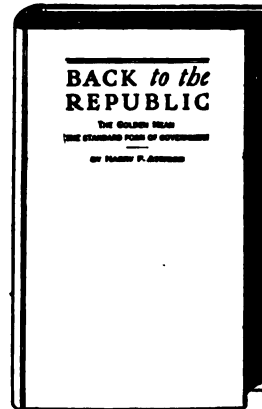
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PSYCHOLOGY AND DAILY LIFE

(Continued from page 48.)

because they persist in transgressing these laws.

Health and disease are not accidental; they are the natural consequence of the way a person lives. Individuals who enjoy health have that privilege because of obedience to the laws of health. The only exception is a person with a good constitution, and that will protect only for a time. Those who suffer disease are doing so because of the transgression of the laws of health by themselves or their parents.

If you breathe as you should, drink plenty of pure water, eat properly, and exercise intelligently, and do it persistently, day by day, you will in due course of time get the habit on our side, your body will begin to re-adjust its functions and to build new tissue to meet the new requirements of health. The old conditions of disease will begin to disappear and it will be but a matter of time until you become well, strong and happy.

WHEN we as a race have reached the plane in our advancement where we realize that health is our greatest asset, and so make health methods prominent in all school training so that every child is versed in knowledge of the law of life and knows how to apply it to himself for the best results; and has been so trained that his habits are all conducive to health, then disease and premature death will disappear.

But the study of psychology as applied to daily life is a field of learning of just as great value to the race as that of health.

By the study of the laws of the mind and by an understanding and application of the principles of psychology to daily life, lie the great possibilities for personal improvement.

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(Continued on page 50.)

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PSYCHOLOGY AND DAILY LIFE

(Continued from page 49.)

Now that we have dealt with the physical phases of life and have fairly well introduced the study of psychology, we are ready to plunge into the depths of man's spiritual nature, psychic research and mind-power operations, confident that we shall not be truthfully accused of being one-sided in our quest for knowledge.

THE science of psychology as presented in these lessons is everywhere recognized as the greatest truth of the present age and most beneficial to mankind. The principles of psychology in connection with any system of healing, education or personal development insures success. Without a knowledge of these principles the game of life is a haphazard proposition, but, once these principles are understood life becomes a mathematical problem.

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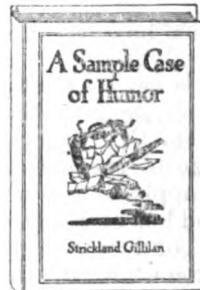
DID you send a thought fierce and accusing
And expect to get love in return?
Did you speak with a voice filled with venom
And hope for a smile to be born?
Ah, tho the thought was sent at midnight
To a heart-target far, far away,
It carried the seed of its nature,
And you must harvest the same some day.

Do you talk lack and tremble with fear
Lest the morrow will bring no supply?
Do you think to garner plenty
From empty words and a woeful cry?
Be not deceived, whate'er a man soweth
He must reap without fail;
For destructive words and fear-thoughts
Come back in the whirlwind and gale.

Did you take God's name but idly
And think a blessing to win?
Did you blast what your words created
By using a curse with His name?
Then charge not to God the failure
Of harvest from barren fig trees,
For man gets just what he saith;
His words measure what he receives.

—Ella D. Gant.

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The Science of Numbers in its Relation to Human Activity

By ORCELLA REXFORD, B. S.

KEEP a thing for seven years and you will have use for it," is a statement one frequently hears. We perhaps realize that this is true from actual experience, for we may have a garment in our possession which was fashionable seven years ago and is now in style, again.

But not alone in fashions is one confronted with this idea of a cycle, but in the study of world events, one is forced to accept the truth, that "history repeats itself," and that there seems to be some force at work which causes events that have transpired in the past to recur in the future. Then, there are many individuals who have periods of prosperity and failure in an almost wave-like rhythm, so that they speak of their lives as a series of "ups and downs."

A study of natural law leads us therefore to an explanation of the above experiences, for all things in the natural universe are governed by a law of rhythm, and a cyclic change, since everything is subject to a cycle of birth, growth, maturity and then of disintegration. In other words, there is a time and place for all things, and life in general is only a repetition of certain conditions and experiences that have been in manifestation before.

THIS realization brings us into the realm of mathematics, but not the dry study of our childhood, for there is a more fascinating aspect of it which is related to all the various departments of our life, "The Philosophy of Numbers." Few of us realize how much numbers are a vital part of our very existence and in how many ways we use them in our daily life. In fact, without mathematics we would be unable to carry on any of the activities of civilized life, and for that reason we should have more knowledge of the higher aspects of Numbers and more respect for the science as a whole.

Let us take for example the use of numbers in a daily experience. We arise in the morning and look at the numbers on the clock to observe the time of day. We next compute how long an interval we will have until we must board a certain car into town, which is due to arrive at a certain time (or number). We next

notice the day of the month on the calendar, which is a certain number. We eat a certain number of things for breakfast, some of which has been prepared according to a certain number of teaspoonsful, or we unconsciously ask for more than one helping, thus using numbers again. We take out some money, count it, leaving a certain amount at home to pay the bills, and take a certain sum (number) with us. As we board a car of a certain number, we notice a number on the conductors' cap, we proffer him a coin of a certain number, we receive a transfer on which is a number. We change cars at a street which is numbered. We meet a number of acquaintances. We go to a building of a certain number; we enter an elevator where the operator has a number, we enter an office which has a number on the door, and so the day goes. It is one round of numbers from sunrise to sunset, from birth to death, yet most of this calculation we do mechanically without any idea of how closely our civilization is involved in Mathematics.

EVEN a particular year in which we are living is composed of figures which have a vital meaning for us if we study them. As there are nine numbers in our system of calculation, so there are correspondingly nine divisions of a cycle. This is borne out in many places in nature, such as the nine months of prenatal life, the cycle of a plant, etc. These numbers are but symbols for the vibratory forces which operate upon the world and individuals, since all life is vibration in different expressions and rates of motion.

Let us take a circle as the path of man's experiences and divide it into eight equal parts placing 1 and 9 at the same point, as the beginning and close of the cycle. This gives us a circle, part of which is descending, or half positive and half negative, half light and half difficult for man to tread.

It is the path then of development for man, and it is the rotation around this circle that causes the varied experiences which the world and its humanity are subjected to or the "ups and downs," for part of the circle brings one into an

"up" motion and another part of it into the "down" motion.

Thus every nine minutes, hours, days, months and years this cycle is completed and a new one begun, making the spiral motion of evolution. If one is conversant with this influence then one can adjust life to the wave motion and be in tune with life and have harmony.

Troubles and discord only come when the individual attempts to carry out a line of action at an inopportune time, such as planting a field of wheat in the midst of winter, or beginning some course of action under the influence of a number which is unfavorable to beginnings but more favorable to compeltions.

IF AN individual is not active in life but a confirmed invalid then the forces which play around such a person do not operate constructively as a rule or at least not in an active manner. Such an individual would experience the conditions during sleep or sub-consciously.

Thus we will say an invalid comes into a year, the number of which is 5. In active life this would mean travel, many changes and new experiences. While the invalid might experience a change for the better and might even be moved to another location, it would probably mean that there would be no outward expression of this force, but inwardly many changes would be experienced.

Each number in the above illustration has a number, the interpretation of which we have obtained by observing the different stages in the development of a plant as it grows under the cyclic law.

Each number represents a vibratory force which plays about the individual and which if understood and included in one's life will make for happiness and success. But it is frequently the case that the individual is ignorant of the very thing that might prove a blessing and so does not learn his lessons as they are presented, and misses the great opportunity.

As there is a "time for everything," so the knowledge of the forces about us, which any particular year expresses for us, will assist us to row with the current of our life instead of against it. The Watchwords help us to learn the lesson, completely.

IN Number One we begin the cycle. This is represented by the seed of the

(Continued on page 53.)

The Unknown Road

WE come to a little by-way we never have trod before;

No beauty inviles us onward, we ask: "Shall we go explore?"

But the call of the unknown lures our feet,

So we follow the way, and often meet

Some glorious view of nature to dream of forevermore.

We come to a path called Duty, all commonplace,
dull and gray.

We come to the path called Sorrow, and hearts
falter in dismay.

But how oft by these very roads we rise

Unto vision more clear of earth and skies;

And find, where the path is roughest, the friends
that are true alway.

That last road which winds through shadows, oh
whither does that way lend?

Fear not, there are sweet surprises for us at the
dark road's end.

Oh, I feel it when earth-paths bring me near

To the beauty undreamed, to hearts so dear—

That road, lone and strange before us, leads on to
the light, to a Friend!

—Maud Frazer Jackson.

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THE SCIENCE OF NUMBERS IN ITS RELATION TO HUMAN ACTIVITY

(Continued from page 52.)

plant, which we place in the ground. This is the creative time of the plant's existence, for in the seed are all its latent powers unexpressed. When we are at this point in the cycle, a creative influence should be manifested in our lives.

We should make plans, start fresh enterprises and make beginnings. Here, we must operate the law of discard, leave the old behind, and adjust ourselves to the new, we must broaden out, expand, get the individuality free. The Purpose of this cycle is for Creation and the Watchword which will help us to be successful if used in all times of doubt and stress, is Unity.

In Number Two the seed germinates—it is a time of incubation, nature is gathering her forces. Judging from the appearance of the ground, there is an absence of activity. We must, however, have faith that the seed is sprouting, and keep the ground well watered and cultivated, and fertilized. This is always a crucial time in our affairs, for we have started an enterprise, made a creation and we want results at once—we cannot wait. Many an individual gives up during this period and loses faith in himself and his project and abandons it. He must, however, realize that things are developing although he cannot see them. He must consider small opportunities as important, have faith, be peaceful, diplomatic, and cultivate poise. Many difficulties may arise during this time to make him disturbed and unhappy. He must recognize that the Purpose of this period is for Reconstruction and the Watchword which will help him to realize a mental attitude of Tranquility, is Peace.

IN Number Three, the plant pushes through the soil, it expresses itself.

Here we see some of the results of our creation of two years ago though not in its completion. Here one has a great desire to express the Self, through adornment, art, music or entertainment, and there is a disinclination for serious work of any kind. One is apt to take up one thing after another but not to finish anything, and there is a great scattering of forces.

There is a restless desire to be active and amused and much intolerance and

(Continued on page 54.)

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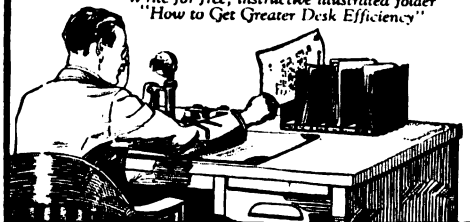
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THE SCIENCE OF NUMBERS IN ITS RELATION TO HUMAN ACTIVITY

(Continued from page 52.)

impatience is expressed at the failure of certain plans to materialize as soon as one wishes. The Purpose of this period is for Self-expression and the Watchword which will HELP ONE is—patience.

In Number Four the plant has a struggle for existence with the elements, insect life, etc., and the law of the survival of the fittest operates here. We are now in the negative side of the circle and have dropped into more difficult conditions as we are going down the circle.

One has to get down to practical facts to work and pay attention to detail and have more or less monotony and drudgery. After the freedom expressed in the Three period it is all the more difficult, for the habit of irresponsibility is liable to be firmly fixed.

THE foundation for a change in next year must be laid in order to take advantage of the forces present there. Thus all the domestic and business side of one's life should be given the minutest attention.

One must find joy in work here; accumu-

late physical energy and "keep the nose on the grindstone." The Purpose of this cycle is Materiality and the Watchword which will help one to include it, is Service.

In Number Five, the plant puts out new branches and new leaves, and thus the sap flows more readily. This is the lowest point in the circle, and is a critical period for one swings between the 4 and the 6. This causes indecision, changes and unexpected events to occur.

New life is injected into one's affairs; one should travel, keep moving, must not settle down, or assume heavy responsibilities, one may desire to do so, but will only get crucifixion if one does. One should not make any plans that cannot be changed as the unexpected is apt to occur and the average person is apt to resist these changes and inharmony results.

Accept your changes gladly and recognize that they are bringing you into better and happier conditions, for "nothing goes out of life but to make room for something better."

Give yourself a holiday and a relaxation from cares. The Purpose of this cycle is for New Life and the Watchword which helps one to accomplish it successfully is—Unity without Resistance.—*Aquarian Age.*

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Some Facts About Advertising

By BARNES R. HARRIS

Richmond, Va.

(A Digest of an Address Before the Advertising Club of Richmond, Va.)

THOSE business men who are familiar with economic principles recognize that the corresponding periods of their business have moved either behind or ahead of the general economic periods because of the particular nature of their business.

To the real expert, who knows how to interpret economic cycles as applied to his own business, there is no confusion, but those who cannot apply the laws of economics to their own affairs can never reap the advantages which should be theirs, which is due to a faulty understanding of these vitally important principles.

To those, who understand in which particular period their business now is and what is the present stage of that period, we have to say that they will gain much by a conference with some reliable, consulting economist so as to gain a clear understanding of these forces, which are so necessary for them to extract every atom of success which the fundamental situation warrants, both now and in the future.

IF there ever was a time when the future has to be faced with proper understanding of fundamental principles and with courage, of which true knowledge of the facts is the foundation, it is now. The opportunists will throw up their hands until the storm is past, and when business prosperity is upon us again will resume their constructive activities at the eleventh hour and as a direct consequence will reap the meagre fruits of their efforts in the late fall of the next prosperity period, while their competitors, who made use of a far-sighted understanding of the factors which I have outlined, will have reaped their well-deserved fruits during the entire spring, summer and fall of such a period.

The business which would live and prosper must not relax its efforts during the readjustment period. Its activities will merely be directed into different channels. Such activities will naturally seek to prepare a ground work for future trade. They will seek territories which are coming up, not those

which are going down, from the long-range point of view.

THEY will analyze the causes which have produced their own prosperity during the past three years and will recognize that this cannot possibly last and that future prosperity must be built on an altogether different foundation.

Above all, they will clearly recognize that the period of inflation, prosperity and high prices through which we have passed was due entirely to war conditions and also that the reconstruction period will not begin for quite a while and when it does finally arrive, it will be produced by a state of conditions altogether different from those to which we have been accustomed during the war period.

They will also recognize that the duration of such a period will be limited by the supply of world capital and as astute students will realize that the customers of to-day may be lost in the future, consequently they will begin to build up through publicity new lists of customers which are not now in the market for goods, but which will be in the market in a large way during the reconstruction period and will buy from these concerns who have educated them as to the merits of their goods and the service of their organization.

IT used to be the adage that the time to advertise is when you have the goods, but in the new order of things which will come about in the near future and which we have but lightly sketched in this chapter, the adage will read: "The time to advertise is for a considerable time before you have the goods."

The well-informed business man will not attempt to build up an extensive trade structure at this time, founded on expanded credit and high cost materials. He will simply lay the foundation for future trade throughout the whole reconstruction period and the structure of trade itself will not be ready until economic affairs are on an altogether different basis, but a recognition of these facts will raise no objection in the mind of the far-sighted busi-

ness man to the laying of such a foundation, because by just so much he will have the advantage of competitors who did not have the proper understanding of economic laws as applied to advertising policies.

The demand will be created now but it will be filled when cost-levels will again permit large inventories with safety and profit.

THIS foundation can only be laid through the gathering of statistical data and the exploration of new trade territories, either by your salesmen or by a paid expert, and having then determined your plan of operation, it will be followed by an effective, judicious and forceful advertising campaign during the whole of the readjustment and reconstruction periods, and thus serve to lay securely a foundation for new business in the first and second phases of the new trade cycle, which economists estimate will begin in one year and last from two to three years.

The popular policy of having the advertising appropriation a fixed percentage on gross sales and unchanged from year to year is one of the most prevalent fallacies in the publicity world. Likewise, the policy which some otherwise progressive concerns pursue of basing their advertising appropriation according to the net profits is a fanciful delusion, which, in too many instances, is the result of the idea that the more money you have the more you can afford to throw away in advertising during prosperity periods.

A close analysis will show that primarily there are two potential forces, which produce the volume of sales; namely, advertising forces and economic forces. It is merely the part of common sense to state that when powerful economic forces are working to create a tremendous expansion of sales, such as we have witnessed during the past three years, it is folly to increase the advertising appropriation out of reasonable bounds for the simple reason that economic forces are proving a powerful stimulus and an increased advertising appropriation will add but a very small percentage to such stimulation.

A GAIN, the thought occurs that the large sums of money so recklessly spent during such periods should be saved to be spent during the readjust-

(Continued on page 57.)

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ment and reconstruction periods when every dollar judiciously spent then will tremendously increase sales a little later on at the time when economic forces are gathering momentum in the new cycle of trade.

For advertising paves the way for trade with prospective customers but only economic forces can increase the wealth with which they buy your merchandise. Therefore, we may say that advertising creates the will to purchase and economic forces create the way. Consequently advertising precedes sales—sales do not precede advertising, though some operate on this mistaken theory.

Many advertisers, however, who scout the theory and practice of advertising in accordance with economics and the cycle of trade, will be easily deceived at this time into thinking their present volume of business is created by their clever advertising or by economic forces which they would fain believe are still at work. But it will be plain to the well-informed that their present volume is solely due to economic momentum which has not yet stopped, although the forces which generated this momentum have ceased some time ago. The business which cannot perceive these things and which does not know how to differentiate between the real and the

unreal in the economic world is simply courting disaster for the future.

IT seems strange that when sales are falling off, when inventories are being deflated and when apparent trade depression is facing the country, that the advertising appropriation should be increased, but such is the case, proved by far-reaching analysis of economic law.

The business man who gives the proper study to every angle and phase of this proposition as applied to the long future and has the courage of his convictions that these are the right ideas, will map out his advertising policy along these lines, believing firmly that the mental attitude during readjustment should be one of abiding faith in the years ahead.

He will have a telescopic perspective of the new era of business, when it can be expected, and when it will end—a vision which will not be beclouded with the confusing ideas of day-to-day opportunists who would have him believe that he can catch the motion of every wave of trade and turn it to his advantage. He will know that all true success is based on the long swing of the tides of trade and he will further realize the truth of the saying that science can predict not waves, but tides.

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The Poets' Corner



One Way Traffic

THERE is only one road to the town of "Success,"

The name of the road is "Work."
It has room for only honest guests,
Traffic's blocked to those that shirk.

The road is open all hours of today,
It heeds neither time nor date,
And now is the time to start on your way,
For tomorrow will be too late.

Nearly all of the way is an uphill road;
It will seem like a tough old fight,
But once on your way just bear up your load
And keep going with all your might.

You will pass through many towns each day
Such as Failure, Gloom, and Despair;
At each of these stations just keep on your way,
For "Work" does not tarry there.

After you have entered the town of "Success,"
Though your load may have been hard to bear,
Once inside you will find both comfort and rest,
Just be thankful you started for there.

—Dale Newell Carty.

Playing the Game

THE crook will study hard to learn
The fine points of his game,
In order that he may discern
How best to play the same.

He figures, schemes and works to make
A plan which shall not fail,
One free from crudeness and mistake
In every small detail.

If he would make, with that same care,
Plans whereby to progress
In some vocation, clean and fair,
His prize would be Success!
—Charles Horace Meiers (In Forbes' Magazine).

Youth

YOUTH is at the heart of life:
Else there would be no spring—
No April leaping in the world,
Where all hearts sing.

Youth is at the heart of God
And in this golden power
The universe is ever young,
Forever bright with flower.

As through the eyes of youth I see
A glorious hour for men
When they shall find their dreams, shall find
Their youth again.

—Edwin Markham.

Which Loved Best?

"I LOVE you, mother," said little John;
Then, forgetting his work, his cap went on.
And he was off to the garden swing,
And left her wood and water to bring.

"I love you, mother," said rosy Nell;
"I love you better than tongue can tell."
Then she teased and pouted full half the day,
Till her mother rejoiced when she went to play.

"I love you, mother," said little Fan;
"Today I'll help you all I can;
How glad I am that school doesn't keep!"
So she rocked the baby till it fell asleep.

Then stepping softly she fetched the broom;
And swept the floor and tidied the room:
Busy and happy all day was she,
Helpful and happy as child could be.

"I love you, mother," again they said—
Three little children going to bed.
How do you think that mother guessed
Which of them really loved her best?

My Little Son

MY little son, my little son, he calls to me
forever
Across the gulfs and through the mists which
shroud him from my sight;
I hear him in the noonday, in the midst of all the
turmoil,
I hear him, oh, so plainly, in the silence of the
night.

My little son, my little son, I see in clearest vision
The merry face, the deep, clear eyes, the crown
of golden hair.
But these, ah, these are sleeping where the hillside
glows with sunset.
And the little boy, my darling, that I loved so is
not there.

My little son, my little son, there are starry paths
at night-time.
Above the swaying tree-tops where the birds are
fast asleep;
Does he wander up and down them with the winds
in endless play-time?
Does he read in sudden manhood all the wonders
of the deep?

My little son, my little son, he hovers ever near me,
I meet him in the garden walks, he speaks in
wind and rain;
He comes and nestles by me on my pillow in the
darkness,
Till the golden hands of sunrise draw him back
to God again.

—George Frederick Scott.

“Don’t Lose a Customer”

THERE is a stove manufacturer in St. Louis who has a mighty good idea about conducting his business. This is not an advertisement for his stoves, but a suggestion that other business men might very profitably adopt some of his methods.

In an article published recently in the house organ of the Traffic Motor Truck Corporation, some of his business ideas are described as follows:

“Lloyd Scruggs was a salesman. Just an ordinary salesman, even as we, the only difference being that Scruggs sold stoves; he also studied stoves. He knew that a stove was like a stone fence, it never wore out. A stove will rust out, but never wear out. He wondered why this was, but he did not stop at wondering. He investigated and determined that if a stove could always be kept hot, it would not rust, but who in Sam Hill wants to keep a stove hot all of the time?”

“Scruggs discovered that as the inside of a stove cools off it throws out a vapor which collects on the metal parts and causes rust. He conceived the idea of lining his stove with copper which would not rust, got his patents and is now the president of the Copper Clad Malleable

Iron Range Company, which company aids St. Louis in rightfully claiming to be the greatest producer of stoves and ranges in this land of free speech and brave profiteers.

“Scruggs is a believer in spurring his employes on by inspiration. Among other little things he did was to pick out a slogan which he might frame and place on every desk in his offices. He picked out several, did Scruggs, and then, placing himself in the position of one of his employes, he wondered which one would have the greatest effect on himself. He applied the process of elimination to the limit and finally settled on this as being the one which included all the rest, ‘Don’t Lose a Customer.’”

“While the office boy was wrapping parcels he saw before him, ‘Don’t Lose a Customer.’ When the stenographers were wondering whether to strike over the mistake, erase, or let it go as written, they would look up and see the sign, ‘Don’t Lose a Customer.’”

“We think Lloyd Scruggs said one wonderful mouthful, wrote a Business Pilgrim’s Progress, preached an eloquent sermon and knocked a home run when he said, ‘Don’t Lose a Customer.’”

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Lower Costs Will Help

AT A meeting of the national council and housing conference, held at Washington under the auspices of the Chamber of Commerce of the United States, the housing problem was discussed by a number of speakers.

Many phases of the question were covered, but one, apparently, was not given sufficient consideration, and that is the relation of the abnormal costs of materials entering into construction to the hesitancy of builders to enter upon construction projects. Until there has been a readjustment of material costs to a basis where heavy decreases in construction expense may be anticipated, it will be difficult to induce people to undertake construction not absolutely necessary.

The problem has become acute through the maintenance of prohibitive construction costs, and it is not likely to be relieved, except through a recession of prices, which, fortunately, is now in progress. The home building movement deserves public encouragement and cooperation, but no amount of stimulation will help much while builders face the possibility of heavy shrinkage in construction costs.

Let's Keep Step

IT IS fine to be an individualist—and to be sound in ideas and to have initiative. But to make a life aspiration of this is to harden the very arteries of one's soul.

We have to wind our personalities into the eternal mesh and make our heartbeats tune with that of the whole universe—or else we are just common everydays running through a dead period of time.

We are always in debt to others. And we can never pay in full.

"He climbs highest who helps another up." Washington, Lincoln, Gladstone, Garrison, Moody, Gambetta—these are the names of star personalities, each of which reached beyond the narrow bounds of their own ambitions into the wide opportunity of service—for others.

If you are unhappy, the chances are that you are not making others happy.

We are only loaned to the world for a little while. Soon others will be sitting in our seats and walking the paths that we tread. Let us try and leave something behind.

We and others, let us keep step—together!—*George Matthew Adams.*

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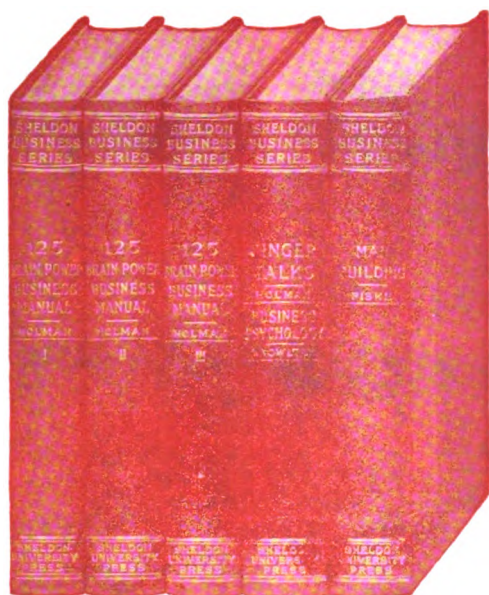
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My dear Taylor: When you and I were boys we attended college together, but time drifted us apart until a few months ago, when you approached me with the Sheldon Science of Business as a course suitable for my needs.

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Gentlemen: Have seen most of our seventeen officers lately who graduated as members of the Sheldon School course. All seem to have been greatly benefited and a few vastly improved by the study.

I feel that you, Dr. Sheldon, have proven a benediction to our race, and a blessing to our business—for we are now men of broader vision and capable of many times more service.

Yours very truly,
(Signed) J. F. THOMAS, President,
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Arthur F. Sheldon, Esq.,
Chicago, U. S. A. 24th November, 1920.

Dear Mr. Sheldon: I wish to convey to you my greetings, first as one who has taken the Sheldon Business Course, perhaps the first student in Belfast, and probably the first student in Ireland. I also send you my greetings as one who has been so interested in the Course as to recommend it to a great many other people. I send you my greetings again because of the work that you have done for the good of humanity, working through the lines of least resistance by means of the motto "He profits most who serves best." And I send you greetings again as President of the Belfast Rotary Club and this last greeting I shall thank you to pass on to all our friends in the Chicago Club, for such we believe you are.

Our immediate Past President has seen your pamphlet "He profits most who serves best" with a short message from Paul P. Harris and thinks sufficiently well of it as to wish to put it, with my help, before every member of the Belfast Club. I want, therefore, your permission to print 150 copies of this for our Club. I hope to have a discussion on this pamphlet in our Club at an early date and so we shall cooperate with you in spreading the knowledge of the LAW of Service. With cordial greetings, Yours sincerely,

(Signed) CHAS. E. WHITE, President.

• • •

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Mr. R. L. Taylor, February 21, 1921.
1517 Union & Planters Bank Bldg., Memphis.

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The **BUSINESS PHILOSOPHER**

Volume XVIII

JULY, 1921

Number 7

JUL 17 1921

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By Arthur Frederick Sheldon

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By Lewis G. Harrison

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THE BUSINESS PHILOSOPHER,
Memphis, Tennessee, U. S. A.

Mr. Sheldon's Edinburgh Address

MR. SHELDON'S Edinburgh address will be given in full in the August Business Philosopher.

It was delivered on June 12th before the International gathering of the Rotary Clubs at Edinburgh, Scotland.

Both old and new readers will wish to read this master's presentation of the true interpretation of the *Spirit of Service*, which is emphasized in the motto of Rotary and which is also the basic LAW which governs true Success in all human activity.

The editors hoped to receive the manuscript in time to print the address this month but were disappointed.

You may look for it as one of the leading features of the August number, which will be in the mails a day or two before August 1.

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1776—1921

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I therefore believe it is my duty to my country to love it; to support its Constitution; to obey its laws; to respect its flag; and to defend it against all enemies.

* * *

Spoken Like Americans

LET US have faith that right makes might, and in that faith let us to the end dare to do our duty as we understand it.

ABRAHAM LINCOLN, *Address, Feb. 27, 1860.*

* * *

I COULD not wish a nation for which men are not willing to fight, and, if need be, to die, but I do wish for a nation where it is not necessary to ask that sacrifice. I do not pretend that millennial days have come, but I can believe in the possibility of a nation so righteous as never to make a war of conquest and a nation so powerful in righteousness that none will dare to invoke her wrath. *I Wish for Such an America.*

—PRESIDENT HARDING, *May 30, 1921.*

ON THE FRONT PORCH WHERE WE TALK THINGS OVER

By the Editor

Are You Hitting on All Four?

MAN is a four cylinder engine. Cylinder Number One is the head—the knowing power part of his mental mechanism.

Cylinder Number Two is the emotive side of his nature through which he expresses his ethical and moral qualities functioning primarily in love of the good, the true and the beautiful, and frequently referred to as the spiritual side of man's nature.

The third cylinder is the will of man by means of which he converts his static or stored intellectual and emotive power into volitional power of action.

By means of the will, which is the power to choose and act, man converts his static power into dynamic power.

The fourth cylinder is the body through or by means of which his intellectual and his emotive power is converted into words spoken and written, and into deeds done.

Are you hitting on all four cylinders?

Is your human engine working well?

YOU know what happens to that motor car of yours when one or more of the cylinders gets clogged or out of order in any way.

One spark plug if clogged with dirt or carbon may make you late at a business appointment or spoil a pleasure trip.

We must somehow, somehow, keep all the spark plugs in each of our four cylinders working fine if we want to have a real joy-ride on the Road of Life and finally arrive at the goal of making good.

And so then let us have a familiar talk-it-over time about each of the four cylinders of the engine of man.

First, the head—when we say "That fellow has a good head on him," what do we mean?

We mean that he knows.

We mean that he has plenty of intellectual power; we mean that he observes and has good judgment; that he remembers things and that he has the power of initiative.

We mean that he does things without being told.

We mean that he is a good thinker and a good rememberer and a good imaginer.

IT takes just three things to make the head cylinder work well; first, clear thinking; second, a good memory, and third, a good constructive and reconstructive imagination, which means the power to recall stored mental contents and combine them in a way they had never been combined before.

Clear thinking, a good memory and a good imagination results in *ability*, which is the result of the head cylinder working all right.

There is a lot to do to cultivate these three basic intellectual powers.

Thinking involves receptivity to sensations, which means to readily receive vibrations from the outside world. This is of basic importance.

Clear thinking results in the making of clear images, and the forming of vivid concepts, and plenty of them, and the making of concepts into sound ideas, and the perception of true relationships between ideas to the end of forming sound judgments.

It involves the perception of laws, which are relationships common to many ideas or sound judgments, and the power to perceive the Principle back of laws.

And all this is "some job," but it is worth while to make the head cylinder hit hard and all the time.

And you can do it.

THINKING is a science today.

Have you studied the science of thinking?

If not, why not?

And then, how is your storehouse, the memory?

Well, that's all right as to potential power. Everybody has a good memory. The question is how the rememberer is working.

Everything you ever put into your storehouse of memory is there. But can you readily recall the mental contents? Can you find what you have put away into the store house of memory?

All too often mental contents that have been stored in memory are something like the needle in the haystack. It is there all right but it is hard to find it.

Are your mental contents orderly or are the sensations, images, concepts, ideas, laws and principles all mixed up "sort of higglety-pigglety"?

If so, the laws of memory, understood and applied, will soon bring order out of chaos and soon put your store-room in order.

Do you know the natural laws of memory building?

If not, why not?

AND then, how is your imagination working?

The imagination room of the mind, if I may speak figuratively, is the laboratory of your intellect.

It is the place where all inventions are born and where all progress gets its start.

He who does not use this power will let it atrophy, and there are a great many people who might well put up a sign on the imagination room of their intellect labeled "To Rent."

They never use it. So they might just as well rent it out.

Imagination is the mother of mental productiveness and man is a productive entity.

He who does not produce is not natural.

You labor under the natural necessity of correctly nourishing and correctly using your powers to think, your memory and your imagination, if you want these powers to grow and develop—so do I—so does everybody.

HE who does not use the faculty of 'power to imagine soon gets into a rut and some one has said that there is only one difference between a rut and a grave—one is wider and deeper than the other.

Racial progress will go ahead with leaps and bounds when as many people know the mathematics of the mind as now know the multiplication table.

George R. James, of Memphis, is right.

It is more important for man-building to be taught in our public schools than it is even to teach mathematics.

A knowledge of addition, subtraction, multiplication and division, and the knowledge of the laws of higher mathematics, is a vastly important branch of knowledge, but when our children know the mathematics of the mind, they will soon master the other sciences, including regular mathematics.

But the head cylinder might be 100% and still leave the human engine ready for the scrap heap.

HOW is your second cylinder working? Is it all right?

I refer to the heart.

I refer to the emotive phase of human consciousness through which the ethical and moral side of man is expressed.

I refer to what may be scientifically termed the sensibilities—the feelings—the spirit.

How do you feel?

How is your spirit of service? How is your hope, your faith, your feeling of responsibility, your courage, your temperance in all things, your truthfulness, your justice?

The sum of these make for reliability.

They will grow in but one kind of soil, and that is the soil of love.

The intellect creates, but there is a difference between creating things and organizing things after they are created.

Love attracts. It organizes things created into entities.

A BUSINESS conducted in the atmosphere of doubt and fear, growing from the seed of hate, tends to disintegrate.

A business permeated with the spirit of cooperation, growing a crop of hope and faith from the seed of love, organizes and grows and expands.

The same is true of the individual.

Evolution necessitates involution as a necessary antecedent to the growth or evolution, and unless the element of love is involved there can be no lasting growth.

Love is the greatest thing in the world. It is the most constructive force in the universe.

Confidence is the basis of human relationships and satisfaction the bedrock on which they rest, and no one in the world can create confidence and satisfaction in the mind of those with whom he and his work comes in contact unless his "heart" cylinder is working right.

The way to do that is to love your fellow-man and make the brotherhood of man a reality as far as you are concerned.

And the only possible way to do that with anything like 100% is to fall in love with God—The Omniscient, The Omnipotent and The Omnipresent First Cause from which all comes.

YOU cannot stop up the spark plug of Cylinder Number Two with the carbon of hate and its by-products, such as the feeling of selfishness and doubt and fear and lack of responsibility and intem-

perance and falsehood and injustice and jealousy and envy, and still have your engine work well.

You are headed for a wreck on the road of life unless you keep Cylinder Number Two in good working order.

But how about Cylinder Number Three? That is the will.

You must run your intellectual and emotive power through the mill of the will before it can be converted into words and deeds.

The will is the cylinder of decision and action.

The dirt and carbon of indecision and laziness have made the progress of millions of individuals impossible.

Are you doing anything to cultivate your will? Or rather to put your power of decision and action in tune with the infinite, for man's will is only strong in proportion to its reflection of infinite purpose.

THEN how about the fourth cylinder? The condition of the first three cylinders depends a whole lot upon the fourth.

That is the body—the house in which the real man dwells.

Do you think right and breathe right and drink right, cleanse right, inside and outside, and eat right and relax right and sleep right? Are you in harmony with or do you transgress the natural law of physical well-being? Millions are breathing backwards and digging their graves with their teeth, thus clogging Cylinder Number Four, in many ways with all kinds of foul stuff and then wondering why they have so little power of accomplishment and so much "hard luck."

All such cases are not hard luck. It is the penalty of transgression of natural law.

Finally, if you would make all four cylinders work well you must sooner or later come to see *what "It" is* that *"has"* the four cylinders.

What are *"you?"*

What is the *"I"* that has a head, a heart, a will and a body.

The *"I"* that *"Is"* and *"Has"* is *spirit*.

MAN is veritably a spiritual entity. "Ye have a natural body and a spiritual body" is a literal scientific statement of truth.

You have it now. It is the form body around which the physical body is built. You don't have to wait to cross the Big Divide to get the spiritual body; you have it right along with you all the time.

Let us quit reading figurative meanings into such statements. They are literal statements of truth.

In final analysis the four general classes of man-power—intellectual, emotive, volitional, or will power, and physical power—are manifestations of the spirit.

You may or may not know that now. You may not believe the statement, but that makes no difference as to the facts in the matter. False belief cannot change the facts of nature.

EVERYBODY in the world once thought that the earth was flat, but that didn't make it flat, it was just as round as it is today.

We will never make rapid progress in the matter of pulling out of the muck and mire of present industrial and commercial chaos into which the race has been plunged until we realize the fact that "God is spirit" and "All and in All."

"Ye are the temple of the living God. In God ye love and move and have your being."

These are statements of fact, literal statements of scientific truths.

It is time for the race to realize the literalness of such statements.

Let's get busy in the realization and practice of them before it is too late.

Loyalty

IF YOU WORK FOR A MAN, in Heaven's name, WORK for him. If he pays you wages which supply your bread and butter, work for him; speak well of him; stand by him and stand by the institution he represents. If put to a pinch, an ounce of loyalty is worth a pound of cleverness. If you must villify, condemn and eternally disparage—resign your position, and when you are outside, damn to your heart's content; but as long as you are part of the institution do not condemn it. If you do that, you are loosening the tendrils that are holding you to the institution, and at the first high wind that comes along, you will be uprooted and blown away, and probably will never know the reason why.—*Elbert Hubbard.*

Salesmanship and Service

By V. CLEMENT JENKINS*

OUR greatest opportunity to render service is here now. Do we fully realize the present conditions, their cause, and our duty, obligations and responsibility to offer our service to help solve these problems of today?

During the last two years we have all been listening to innumerable speakers, both eloquent and otherwise, expound their various theories, schemes and predictions. We have read volumes of articles written to mould our thought in line with as many diversified theories as there are faddists to promote them.

The unsettled mental condition naturally following a world war was a very fertile field in which to sow the seeds of general dissatisfaction and the cultivation of a heterogeneous collection of theories and questionable panacea.

Today we are reaping the crop of disappointment from a state of mental indigestion and the lassitude resulting from a torpid liver through the lack of exercise and clear thinking.

The remedy for our general economic conditions today is *hard work and common sense*. The *hard work* first, with a cleared healthy mind as a result; *common sense* will follow. The cause of our present business condition is chiefly mental because many of us stopped working and are spending most of our time talking.

What we need now is deeds and less talk.

During the last six years, due to abnormal conditions, the salesmen of the country have lost the art of selling and have not only deteriorated to the grade of order-takers, but have developed the faculty of graceful order declining.

Salesmanship is the life blood of business; like the blood of the body, when it becomes sluggish, the body is sick, and that is what is wrong with business today. Business is sick because the salesmen of the country have lost the art of selling and are sluggish.

Our industries are only running at part capacity, unemployment is increasing, with all the dangers that go with industrial unrest.

THE wealth of our nation never was greater.

Our population was never greater, so we have as many, if not more, consumers

than before the war, and a greater wealth with which to buy our necessities.

But we have stopped *earning* by stopping *work*. Everyone is talking and waiting for "George to do it."

But who is George in this case?

George is the composite salesman who must start work. It is George who must become again the optimistic, enthusiastic, persuasive salesman, the life-giving blood, circulating all over the country, building business, energizing the body of national industry and business.

To solve our economic problem of today, we need salesmen to travel all over the land to create confidence, to create orders *now, today*.

This will give employment to the idle industries at a profit, give the workers wages to spend, regenerate general business, stabilize the state of unrest and advance civilization.

How are we going to develop the salesmen of America? By training. Our opportunity as Sheldon representatives is here now!

Do we see it? Are we going to grasp it now?

We have the best course of training for salesmanship. It has stood the test of nearly twenty years and has proved its value. It will solve the problems of today by developing salesmen that *think of and create opportunities* for business; the salesman that will understand human nature; the salesman that will know his product and the salesman who will apply his knowledge with persistent efforts, with a mode of conduct that will steadily build the business of his concern and the country.

The salesman of Ability, Reliability, Endurance and Action is the forerunner of prosperity.

Our course will do this. We know it; we talk about it. Let us practice its principles ourselves first, and demonstrate its worth by carrying this message to Garcia.

It is our duty, obligation and responsibility to our country, the Sheldon School and ourselves. Let us start now with confidence, the foundation of success, love of our fellowman the basic motive of service. Enthusiasm that stimulates action and sincere earnestness, the fire within that overcomes all obstacles.

Opportunity is knocking at our door; let us run out to grasp its hand.

*Digest of a general bulletin to representatives of the Sheldon School, from the Sales Council.

Some Pressing Business Problems

Solution of Foreign Trade Question Will Bring Revival of Industry

By LEWIS G. HARRIMAN

Vice-President The Fidelity Trust Company, Buffalo, N. Y.

FIVE or six years ago the head of one of the largest American banks referred to Americans in general as "economic illiterates." There may have been some justification for this characterization, yet during recent years more and more business men are learning to plan their business on sound principles based on knowledge of fundamental conditions and are no longer doing business on what might be called a "hunch."

Business men are becoming more accustomed to studying financial publications, economists' services, such as Moody's, Brookmire's, and Babson's, and of course discuss their business problems intimately with their bankers.

Given a set of present financial and business conditions, it is possible to make certain broad predictions concerning the future, both the immediate and the remote, based on past experience. We are in the depths of a major business depression, perhaps in some respects the worst since the Napoleonic wars and it is world-wide in scope.

We have experienced during the past twelve months the most abrupt decline in commodity prices in recorded economic history. Business mortality has been great and tremendous losses have been taken.

It, therefore, behooves us to examine certain particular features of the present situation, fairly weighing weaknesses and not overlooking strong points in an effort to see what remedies should be applied and what the future is likely to bring forth.

FOR six years, our foreign export trade, the increase of which is at bottom the cause of the recent business boom, has been supported by credit, represented by about \$2,500,000,000 of foreign bonds, held by American investors; about \$10,000,000,000 of credit advanced by the Government, interest upon which is not at present being paid, and perhaps \$3,000,000,000 of

current indebtedness which has not been funded. Also, we have repurchased American dollar securities from foreign investors in the amount of probably \$3,000,000,000.

This method of settlement, of course, could not go on indefinitely and about the

first of the year export trade showed clear evidence of declining.

One-way trade is impossible and with this debt due us from abroad, already accumulated, certain alternatives become clear.

We must either lose our foreign export markets, receive further huge gold imports

receive a great influx of foreign goods, or be prepared to invest a great amount of capital, either in foreign dollar securities or foreign enterprises.

The loss of foreign export markets is not to be thought of for a moment, otherwise, our industries would suffer stagnation. We already have approximately forty per cent of the total gold available for money in the whole world. Should we receive much more, international bankruptcy would be distinctly among the possibilities, or else there might be danger of the demonetization of gold, and the necessity for searching around for a new standard of value and exchange with accompanying chaotic conditions too grievous to contemplate.

The encouragement of foreign imports should not be faced with too great hesitation and the recent so-called emergency tariff bill seems to be economically unsound, at least if it is to represent a policy of anything but a temporary nature.

We cannot have our cake and eat it also.

WE cannot expect the payment of this huge accumulated debt and still make extremely difficult the natural ways for its liquidation.

This country, with its huge store of cheap raw materials, fundamentally sound business conditions and efficient methods of production, need not fear competition with any foreign country, even though foreign

"NOW is America's great opportunity" says Mr. Harriman. "No other territory so combines such natural resources as we possess with 100,000,000 of people united by common ideals and purposes."

Mr. Harriman believes that the future trend of America industrially is toward larger consolidations, which will enable our great corporation to do more for their employes, possibly in sharing profits with them, and will also make possible greater public service on their part.

wage scales may be somewhat lower than our own.

Probably, there is no economist in the country who does not condemn the tariff on agricultural products. Almost every one is theoretically a free trader. Surely, there never was a better time to demonstrate the practicality of a theory than the present when the rest of the world owes us billions, when we do not want any further gold imports, when we are as yet unaccustomed to foreign investment on the huge scale required, and when our own industries are never likely to be in a better position to meet keen competition from abroad.

Up to 1914 we were a debtor nation. A considerable part of the development of our country was based on the investment of foreign capital in America. We were then just at the turning point and had on our own account started to make foreign investments, particularly in this hemisphere.

The war accelerated this tendency and has now changed the whole situation. To retain our place among the nations and a high degree of prosperity we must face the necessity of making foreign investments. We must look to such corporations as those organized under the Edge bill to arrange financing of this character, and to undertake placing of such securities with the individual investor who in the final analysis must be the one to hold issues of this nature inasmuch as commercial banks must keep their commitments confined for the most part to shorter and more liquid paper.

Foreign investment as a matter of policy should also be particularly directed to undeveloped countries, for it is there that trade of the most desirable sort from our standpoint can best be stimulated.

IT is encouraging to note, that for the first time since 1915, foreign trade figures during the month of April showed a net balance favorable to other nations. Actual figures for April show \$340,000,000 of exports, \$255,000,000 of imports plus \$91,000,000 of gold imports resulting in a net balance of \$6,000,000.

One of our most important problems is the situation of American railroads. There has been a tendency to lay the whole blame for the present weak position of the railroads to the period of Government control.

It is hardly possible to be too severe in our condemnation of the uneconomic

way in which the railroads were handled under Mr. McAdoo and his successors.

Yet, it must not be overlooked that for a score of years previous the railroads had been decidedly undernourished, wages and other operating costs had been slowly rising while there had been a constant pressure toward rate reduction. This had been a progressive matter and finally resulted in the undermining of the credit of the roads.

An insufficient amount of new capital had been put into improvements and it had been necessary to finance almost solely through the issue of founded debt rather than stock issues. Too long a continuance of this tendency could hardly fail to have a decidedly weakening effect.

YET we must fairly realize that the present plight of public service corporations of this character is not confined to those in the United States, but is clearly in evidence in almost all countries, Great Britain and the Argentine, for examples where conditions are as nearly as possible similar to our own.

Had the administration adopted a policy of making traffic pay for itself during the period of war-time prosperity, and also provided a fair surplus of earnings for betterments, all might have been well.

Instead of this, we waited until the railroads were returned to private ownership to attempt to right certain fundamental inequitable conditions. It was necessary in order to preserve railroad solvency to grant a large rate increase just as the present business slump was upon us.

It should be clearly understood that the present slump was not in any sense caused by the increase of rates, but that on the contrary the slump is really the cause for present railroad distress.

As an illustration of how acute present conditions are, in April there were 507,000 idle freight cars, or approximately 21 per cent of the total, while there were perhaps 12,000 idle locomotives.

Also as an example of some of the vices of the national wage agreement, which has been a source of constant trouble, President A. H. Smith, of the New York Central, is reported as testifying *that under this agreement, every employe of the New York Central was credited with one hour per week extra to allow for the punching of time clocks.*

This increased the payrolls for his road alone approximately \$700,000 per annum, in apparently an entirely unjustifiable manner.

IT is interesting that the Railroad Labor Board after a careful review of the facts, decided that there is justification for a revision downward of wages, and it has just been announced that this revision amounts to about 12 per cent to become effective July 1, which it is estimated will save the railroads perhaps \$400,000,000 in annual pay rolls.

How great a help this will prove may be seen from the fact that in 1916, the railroads, as a whole, showed earned income of \$1,040,000,000, which was some \$240,000,000 in excess of normal dividend requirements, whereas in 1920, the railroads showed only \$61,000,000, income, which was not even one-half of fixed charges on funded debt.

The new Esch-Cummins Act seems to be a thoroughly sound piece of legislation and had it been put into operation during anywhere near normal times, it probably would have immediately proved workable and satisfactory.

With wage readjustments, increasing efficiency of operation, the slow restoration of physical condition, and ultimately a revival of business, there seems no question that a satisfactory solution has been found. This new law, together with the fact that public opinion is now thoroughly roused to the necessity for placing our railroads in a sound position, is the most hopeful factor in this situation.

THE improved political situation in Washington is worthy of some comment from the business standpoint. We now have an administration that is willing to take counsel, not only with politicians but with big business men. The dangers of extreme autocracy in our Government seem to be over, at least for the present, and what is known as a "business administration" is in the saddle.

We are seeing better cooperation between the President and Congress, and a firmer foreign policy is in evidence, as illustrated by the fact that the note of Mr. Hughes to Germany brought results on the reparations question within ten days.

The growing estrangement from our allies is being corrected and our representative again sits on the Supreme Council.

Agreement on the budget bill has been reached and this is extremely important to business for with our tremendous Governmental financial problems, we cannot afford to run the business of Government

on anything but a sound and economic plan.

The new budget bill will place the responsibility for expenditures squarely on the administration where it properly belongs. The function of Congress will be to inquire and criticize rather than to formulate our financial program. This is important in itself and will also serve as a great saver of time in the legislative branches which are constantly laboring under congestion of business which tends toward haste and inefficiency.

THE administration faces a very important task in solving the tax problem and this must be solved within a reasonably short time because of its importance to business. It is too highly technical a subject to discuss at length at this time but it may not be amiss to speak a word of warning relative to over-enthusiasm as to the proposed "Sales Tax."

In a country as highly complicated economically as our own there is a question whether it will prove workable and it is probably a fair prediction that it will ultimately be discarded as a final solution.

It appears safe to say that the most severe point of financial strain is pretty definitely passed. The increase of the Federal Reserve ratio of reserves to deposits plus circulation, from 42 per cent to 57 per cent in the course of the last year is an encouraging sign; indeed, allowing 35 per cent of reserves against deposits, it now stands at nearly 72 per cent.

The rediscount rates of all the regional Federal Reserve banks are now below 7 per cent, and indeed, all of them are now at 6 per cent except New York, Chicago, Minneapolis and Dallas, which are at 6 1-2 per cent.

The reduction in these rates represents a policy of attempting to reduce the cost of doing business rather than an evidence of any large accumulation of funds. The rediscount rate is below the rates current in the outside money market which are now at about 7 per cent although theoretically the rediscount rate should probably be above the outside rate and rediscounting should serve as a means of taking care of overflow credit requirements.

THE present situation emphasizes anew the fallacy of blaming the Federal Reserve Board for the recent high price of money. Federal Reserve rates followed the market up and the raising of its rates

served to determine the character of loans rather than the price of credit. Similarly, with declining rates, the attempt to accelerate the fall is perhaps not likely to be of paramount importance.

There is a tendency among the Federal Reserve banks to bring the rediscount rates on all classes of loans to a common figure. It was necessary at the start of the Federal Reserve System and also during the period of war finance to establish certain differentials between paper secured by Government issues and those secured by commercial paper, for example. We have probably seen almost the last of this, owing to the passing of special emergencies.

There are now only two districts where the penalty rates in excess of the standard are still in effect, in Kansas City and St. Louis. The need for exercising this penalty is the fact that without it banks were unable to exercise a proper pressure on all borrowers who in their opinion were over-extended.

It is interesting to note that in spite of slow business and slowly declining wages, the deposits of the savings banks of New York State actually increased \$41,000,000 during the first quarter of 1921.

This is an evidence of a proper spirit of economy and it is a good sign in view of the doubtful business situation and the possibility of continued unemployment for some little time to come. Probably, the tendency toward increased savings deposits has already been reversed during the last two months.

IN attempting to analyze general business conditions, it is impossible to overlook war exhaustion of capital and the decreased purchasing power of various classes.

Visualization of an early return to prosperity would be a mistaken view. Capital must accumulate, interest rates fall and purchasing power be reestablished before we can go ahead in a normal and prosperous manner.

So long as business is even a little below normal, we have a "buyers' " market, and prices and trade conditions are uncertain.

There is vast difference between the *accumulation* of goods, as a result of depression, and *overproduction*.

Accumulation of goods does not cause depression but results from depression.

Scarcity of goods, labor inefficiency, and underproduction were in evidence a year

ago; now depression decreases purchasing power and goods accumulate.

Depression will continue until production costs are reduced and capital accumulates, thus restoring purchasing power.

Need is not equivalent to demand, for it is only ability to pay which creates orders.

At present only one in five furnaces in the steel industry is in operation. This is almost the worst showing on record. Even in spite of recent cuts, wages in the steel industry are still about 100 per cent above prewar levels which were themselves not low.

Present stocks of wool represent a two years' normal supply. In April for one of the standard wool clips, a bid of 16 7-8 cents was high as against a figure for the same clip a year ago of 71 cents. Similar examples might be taken from among other commodities and other basic industries.

Even with somewhat of a revival this spring, the motor car industry employed on May 1 only 50 per cent of the normal number of men. No profits can be expected on this basis. With nearly 9,000,000 pleasure cars and trucks in service and a present productive capacity of 2,600,000 per annum, we are now selling at a rate of less than 800,000 per year.

The situation here is then apparent; slow business and inevitable price cutting are clearly indicated.

It is clear that sound business policy demands the steady liquidation of over-extended lines and that hand-to-mouth buying is the only safe course.

THERE has been some complaint that retail prices have been slower in showing a decline than wholesale prices. It is probably true that there is still evidence in various lines of the thing which we have been accustomed to call "profiteering."

Yet, in fairness to the retailer, one should remember that two of the most important elements entering into his costs are wages and rent. These are the things which have shown least tendency as yet to decline, and it is probably true that even at present prices, most retailers are not making excessive profits.

The major trend during any period of depression is often interrupted by minor trends. Early in a depression a revival often takes place after the period of maximum financial stress is over. Merchants and manufacturers make efforts to work off goods on hand or contracted for at high prices, but usually this is shortlived for

there has been no time for orders to accumulate.

Yet the decline in the price of raw materials is steadily reducing the cost of operation, and with wage reductions, increasing efficiency and somewhat easier money, the foundations for a healthy expansion later on are being laid.

Losses are written off and reorganizations accomplished, while industry is getting adjusted to a lower profit basis. Accumulated goods will be worked off, prices stabilized and demand will expand, and then we will be ready to enter a period of permanent improvement.

IT is clear, however, that we should not deceive ourselves about an immediate return to permanently higher prices.

Price indexes for a hundred years back show a remarkable consistency in fluctuations. At the close of the Napoleonic wars in 1814 prices stood at a figure of 247. There was an immediate and rapid decline for about six years and then a slow decline for another twenty-three years, until in 1843 the index stood at 84.

Slowly conditions changed and for eighteen years a steady advance took place, which culminated after four active rising years in a price of 237 in 1864.

At the close of the Civil War again an abrupt decline took place and then a slow decline for a period of nearly thirty years until in 1896, the figures stood at 67.

Again a slow advance took place during the period preceding the recent war, which culminated in five years of extreme advances and reached a figure in the late winter of 1920 of 244.

The only reason for questioning a repetition of this cycle, which now would indicate a declining market for some years to come, is the relatively stronger condition of the Government and its more effective control of the monetary system so as to regulate deflation and to insure the avoidance of panic. These trends and difficulties can perhaps be softened but not fundamentally changed.

THE broad future of America industrially is probably toward larger consolidations. Such consolidations represent great possibilities along certain lines. Great corporations are more likely to show larger and more stable profits.

They are able to do more along the lines of labor welfare work. They are probably better able to stand the certain demands of labor later on for a greater share in

profits. They show possibilities of greater public service. They will also be better able to meet competitively the tendency toward combinations in foreign countries.

There is cause for hopefulness in certain figures recently announced from the Census Bureau. They show that during a period of thirty years, illiteracy has declined in Alabama, from 41% to 16%; in Arkansas from 26% to 9%; in Delaware from 14% to 6%.

Looking forward to the broad future, can there be any question that with our other advantages, our future as a nation is secure, provided that the character of our people and their mental capacity is being properly developed?

NOW is America's great opportunity. No other territory on the face of the earth so combines such natural advantages as we possess—great and varied fertility, tremendous mineral resources, ideal inland waterways, seaboard facing all the continents; a temperate and diversified climate—yet with all this a natural unit, with one hundred million of people united by common ideals and purposes; and yet still underpopulated.

This is indeed the greatest of nations, and this its century of opportunity. With our ideal location for water and land traffic, our diversified industry and a new spirit of cooperation among our people, there is a chance to do great things and an opportunity for individual self-realization and the satisfaction of legitimate ambition. With a proper spirit, and a desire to work for the common good, there is no limit which we need set to what we may hope to accomplish.

The more I study, the more I think, the more I learn of men and women, the more passionately do I preach the gospel of self-expression. As the sun invites the buds to burst into flowers, as it draws the plants from the darkness of the earth, as its caresses call the life sap through the trunks of the trees, so would I have my writing and my life invite men and women out of the darkness that enfolds them and into sunshine and the warmth of the joy that comes from the fullest self-expression. God's commands, I feel sure, are sent to us in the form of Desires. That which we desire to do with all our strength, that which we most love to do, is what God wants us to do.

—Tom Drier.

Personality in Business

By J. M. FITZGERALD, M. D.

Vocational Counsellor

PERSONALITY is a cultivable thing. The salesman should have a flexible personality. He should be socially disposed so that he will instinctively and naturally suppress his egotism, that he may please a customer and make a sale. The sales manager should have more of a fixed or directive personality. He must supply the salesman with plans, ideas, information, and initiative. He must aid the salesman in fixing his belief and will in himself and his goods and the work he proposes to carry out. He must have the power of arousing enthusiasm, initiative, self-confidence, and resourcefulness; otherwise the sales manager is misplaced.

THE personality may be divided into three segments, the physical, mental, and spiritual.

One's *physical* personality is determined by the age, health, height and weight of body, and the athletic tone of the muscles—that is, one's general appearance.

One's *mental* personality is determined by one's training, education, responsiveness to certain demands, one's sense of humor, and by the force and character of one's thinking, or by the lack of these.

One's *spiritual* personality can be defined as one's affection, sympathy, and enthusiasm, one's interest in others and capacity for conscientious action or the lack of these.

We are, first of all things, affected profoundly by the *physical* personality. More people are affected thus than by the other elements of personality. *However, the higher the development of a person's mind, the more keenly he is sensitive to and appreciative of the mental personality and the spiritual personality of others, and the better he understands them.*

Undoubtedly certain situations in life require a powerful physical organization to deal with them effectively. Lincoln not only had a finer spiritual personality,

but a more powerful and impressive physical personality than did Douglas, "the Little Giant." His intellectual personality was natively superior to the same elements of Douglas's nature, and directed by his great love, sympathy, intuition and conscience, he became the supreme man of his age.

While a member of congress, after having heard Alexander Stevens make a speech, he wrote his friend Herndon as follows: "A little, slim, pale-faced, consumptive man with a large head has just concluded the very best speech of an hour's length I ever heard. My old, withered, dry eyes are full of tears yet." Here the mental and spiritual personality of Stevens completely transcended the physical limitations.

BRIEFLY summarized, the salesman should possess these faculties in this relation, though some lines of business undoubtedly require less of one faculty and more of another. *These I believe are fundamental*, namely—friendship, energy, acquisitiveness, pride sensitiveness, self-confidence, conscientiousness, firmness, hope, perception, power in using language, power to make comparison, and the quality of being human.

Thus he should be friendly, energetic, a student of business, ambitious to excel and to gain the good will of other men; self-confident, that he may carry his goods and his knowledge to men who stand high in their business or work; conscientious, that he will not lie about his goods nor about his firm once he leaves them; hopeful, although he may be turned down nine times, to succeed the tenth because he comes back with a smile; firm of purpose, so that he does not give up nor work in a half-hearted state of mind; perceptive, that he may see the country through which he travels, and know from the appearance of the homes and the people living there what sort of towns must grow out of such a developed country.

A popular government without popular information or the means of acquiring it is but a prologue to a farce or a tragedy, or perhaps both.

Knowledge will forever govern ignorance; and a people who mean to be their own governors must arm themselves with the power which knowledge gives.

No man has a right to take part in governing others who has not the intelligence or moral capacity to govern himself.—*ABC's of Democracy by James Madison.*

Psychology, The New Science

By LLOYD KENYON JONES

A SCHOOL BOY, writing an essay on "Mind," said, "What the dickens is mind? I use it every day but never saw it. I know it's in my head, but I can't comb it like my hair. Mind is like an automobile engine. Sometimes some of the cylinders miss, and then you forget.

I could write a better essay about anything else, but I think that mind isn't anything, but it has got a lot to do with everything else. When I go to sleep, I turn my mind off like a faucet, and when I wake up, it starts ticking like a clock. If the teacher's mind had been all right, she'd a thought of something better to write about."

Which is the average opinion about mind.

People think with, but little about, their minds. They exercise their muscles—but muscle is cheap, and mind is costly. They try to be beautiful, but beauty is only skin-deep. They try to be popular, but popularity is short-lived.

The subject of psychology is as welcome to most folk as a mummy at a feast—but all the while, they are wrinkling their brows, trying to think, and not stopping long enough to know how minds think!

PSYCHOLOGY is "the new science," that has followed physics and other more purely material branches of science as a logical result.

Every trade and every profession depend upon the "psychology" of their natures. Without mental development, there is no progress.

Panics are caused more by mental effects than by reality. Conditions leading up to panics affect minds in much the same way, proving the similarity of minds.

If minds were not much alike, millions of persons would not live under a single government, and in a condition of, at least, comparative amity.

Modern psychology is not metaphysics. It is mental science—and considers the processes of thought. It does not separate mind from the material, but regards mind as something operating in conjunction with material. This may make thought a product of matter, or matter an instrument of thought.

When psychology is mentioned, most persons are like the little girl in school,

who said, when asked why she did not study, "Oh, study makes my head ache and my eyes pop out!"

Get any one in a corner—against a hard proposition—and the first thing he says is, "Let me think—let me think!" The thing he thinks with has got rusty. He is about as wise as the person who tries to cut grass with a dull mower!

HOW do we think? Why do we think? How can thought be trained so that it obeys the laws of thought? How can it serve us?

We are all in the fix frequently of the darky who was caught on a railway crossing, in an automobile that had "died." He said, as he glanced up the track and saw the onrushing train, "If I only knew what the book said; I could get out of here."

And his friend replied, as he leaped to safety, "If you-all stop to consult your library, you bet you'll get out of there!"

Trained thinking helps us think when a hard problem faces us. It is as difficult to think about a hard problem without schooled thinking, as it is to run a mile without physical training.

While the world is developing muscle, it must develop mind.

While people are thinking of gaining wealth, they should put an edge on their thinkers.

If you believe that mind counts for little, study wealthy men. Their principal grasp on fame is their ability to make money. After they have gained their wealth, they prefer to be known for some mental attainment.

Every one of us admires intellect—and intelligence is just a name that signifies trained thinking.

WE like to be known as "smart." If we can lay claim to being intellectual, we feel that this position offsets many other shortcomings.

Everybody is ready to lay claim to intelligence, but most persons are averse to studying. They like to have the results, but they don't care to exercise their brains sufficiently to produce those results.

The farmer must sow if he is to reap. The thinker must sow, or he will not reap a harvest of sound thought.

It is important for every one of us

to learn as much as possible about the common, fundamental operations of mind, because every one of us depends upon mind. There is no choice. Our minds go with us—and all we do, all we plan, all that we know about life, resolves itself in that one name, Mind!

To popularize such a dull subject (dull because mind is ever-present and always persistent, and therefore common!), is no easy task—but always, we shall find—as we have found—that success in all lines belongs to the thinkers. Those who achieve success accidentally, are likely to lose it accidentally.

IN THE universities, patiently recording facts, and conducting experiments, earning the truths about mind and its wonders, are many persons of methodical habits of thought. They are teachers and they also are investigators.

The result of their investigation is

found in education, in business, in salesmanship—in everything that mankind does.

Thought ever is reaching greater heights. It is improving on itself. It is discovering, bringing to the world new and more marvelous facts. It has mastery, in many ways, over the unthinking material with which it deals. It will gain greater mastery.

And yet, many men and women are willing to laugh at the study of the nature of thought. If it be an important study, it must be interesting—and if it is interesting, it cannot be irksome!

“The new science” has come to assist us. It is the outgrowth of all human effort. It is our ally—and when we look upon it as a friend, we shall see it as it is—ready to assist us, and to make us clearer, better thinkers.

Out of thought must come all progress and all justice!—*Popular Psychology.*

Crux Lucis

By MAUDE FRAZER JACKSON

LAST eve a sign did in the sky appear;
 The sun's last beams had formed a cross of light,
 The summit merged in clouds with glory bright;
 The base was resting on the meadow near.
 My soul, erstwhile oppressed with doubt and fear,
 Seemed to escape from out its house of clay;
 The realms of light no longer far away,
 Almost the songs of angels could I hear.

TODAY sweet peace is with me as I go;
 God's love, no more like blazing noontide sun
 With radiance too strong for mortal gaze,
 In form of Mercy's Cross doth softly glow.
 God, throned so high, is close, the Gracious One
 Who cares for me in all these earthly ways.

The Tonic of Good Cheer

By *ORISON SWETT MARDEN*

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NOTHING can disturb his good nature," said a business man of one of his employees; "that is why I like him. It does not matter how much I scold him or find fault with him, he is always sunny. He never lays up anything against me, never resents anything."

That is recommendation enough for anybody. No wonder this man did not want to part with such an employee. Everybody wants to get near sunny people; everybody likes to know them. They open, without effort, doors which morose, gloomy natures are obliged to pry open with great difficulty, or perhaps cannot open at all.

The world has a big place in its heart for the bright, cheerful soul, whose presence chases away gloom as the sun drives black, threatening clouds from the sky.

If all of us, especially the grouchers, the pessimists, and the disgruntled folks generally, only knew the power of a smile as a solvent for all sorts of friction and ills the world would be a much happier place in which to live.

I have seen men wrangling and almost at the point of blows, when one with a sunny disposition entered the room, and in five minutes the storm was all over. It was like pouring oil on a troubled sea that had threatened to swallow a ship that was battling for its life.

YOU cannot quarrel with a man who wears a smile on his face and in his heart. No matter how angry you may be with him his cheery good will takes the fight all out of you because it puts out the fire.

I know a man who was fighting mad with another who had, as he believed, injured him seriously.

During a period of great financial stringency this man became involved in difficulties and thought he was going to fail in business. After exhausting all other resources, when every effort to get money from his friends to tide him over the crisis had failed, in desperation he called on his supposed enemy, and asked him if it would be possible to loan him sufficient money to carry him over, offering a very big bonus if he would do so.

"Certainly," was the hearty reply to his request. "I shall be very glad to loan

you the money and I will charge you only six per cent. interest."

The borrower was dumbfounded. In an instant this act of kindness, coming from one he had thought his enemy, when even his friends had failed him, neutralized every particle of hatred and made him see his benefactor in his true light. Moreover, the loan cleared his financial sky and brought prosperity out of threatened ruin.

IT is smiles and laughter, sunshine within and without that makes life worth living. Imagine, if you can, a world without these. It is unthinkable. Such a world could not exist.

"There is very little success where there is little laughter," said Andrew Carnegie. "The workman who rejoices in his work and laughs away his discomfort is the one sure to rise."

Yet there are many employers who discourage anything which approaches merriment among their employees, on the ground that it is undignified, that it wastes valuable time, and demoralizes discipline.

But many have been converted to the Carnegie theory. They are finding that anything which gives a temporary relief to the strain and stress of business is beneficial, that a wave of laughter running through a factory acts like a tonic and tends to promote good work as well as good feeling.

"No smiles, no business," is the motto of a successful business man. At first it struck me as rather a peculiar motto, but on second thought I realized how apt it is. Do we not all know that sour, gloomy faces drive away business, and that pleasant faces attract it?

A top-notch salesman says that his success was won by taking the smile route; he smiled his way to success. He thinks that the power of the smile is not half appreciated, or realized. It makes friends, it radiates sunshine; all doors open to the man who smiles.

CCHEERFULNESS will attract more customers, sell more goods, do more business with less wear and tear than any other quality.

Optimism is the greatest business-getter,

the biggest trader, the greatest achiever in the world.

Pessimism has never done anything but tear down and destroy what optimism has built up.

In the business office, as in society, everywhere, the favorite is always the cheerful person. Good-natured, cheerful people do not waste their vital energy as rapidly as the grumbler or the too sober ones. They work with less friction.

It is the inner light that shows forth in the face.

If you would look sweet and keep sweet *you must be sweet. You must think pleasant thoughts*, and have a kindly, generous, magnanimous feeling toward everybody. If there are enemies in your thought, in your mind, hateful, jealous, envious feelings, they will all reproduce themselves on your face.

If you want to be a joy bearer, a sunshine center, form the habit of flooding your mind with healthful, wholesome, happy, kindly thoughts and pictures. This is the way to drive out their opposites—gloom, sadness, jealousy, ill will, all sorts of bitter thoughts.

Good cheer depends upon the mental guests which you entertain.

IF you wish to attract friends and to do your best work, keep your mind filled with sunshine, with beauty and truth, with cheerful and uplifting thoughts; bury everything that makes you unhappy and discordant, everything that cramps your freedom and worries you. Bury it before it buries you.

I know a man who makes it a rule to sweeten his day's work with good cheer.

In his large business he makes every one with whom he comes in contact, feel that life is a joy—not a grind. He is one of the happiest men I know. His whole life has been devoted to scattering sunshine over others.

He has been in the cheering-up business ever since I have known him. It seems to be his side-line, and it is an excellent one for us all to carry. It will not interfere with our regular business, and it will keep us in a healthful, happy mood, and that means mental harmony and efficiency; it means constructiveness, it means creativeness.

Nobody but himself may be helped by the money millionaire, but everybody is enriched who knows or comes in contact with the millionaire of good cheer, and the more he gives of his wealth, the more it multiplies.

It is like the seed put into the soil—the more one sows, the greater the harvest.

Birds

*Do you ne'er think what wondrous beings these?
Do you ne'er think who made them, and who taught
The dialect they speak, where melodies
Alone are the interpreters of thought?
Whose household words are songs in many keys,
Sweeter than instruments of man e'er caught!
Whose habitations in the tree tops even
Are halfway houses on the road to heaven!*

*Think, every morning when the sun peeps through
The dim leaf-latticed windows of the grove,
How jubilant the happy birds renew
Their old, melodious madrigals of love!
And when you think of this, remember too
'Tis always morning somewhere, and above
The awakening continents, from shore to shore,
Somewhere the birds are singing evermore.*

—H. W. Longfellow.

My Master's House

By DAVID S. LAWLOR

THIS is an age of specialization. A man is taught specially to do one thing or to sell one thing; and usually, where chance first starts a man, he follows until the bell tolls. There are notable exceptions, however—men who will not stay put. These are the men who recognize that while they are salesmen, mechanics, or laborers, they are above all else—men.

Every one of us should realize this great truth, that while there is a universal need for special skill, for a man to have a special education in one direction, he is more than a salesman, a plumber, a mechanic or an advertising man—that before and after everything else, he is a man.

This is to be a man to man talk between you and me. These are serious times, and a little serious talk on the things that are in life worth while may be of advantage to some of you. I say some of you because I have in mind the gospel that tells of the sower that went out to sow his seed:

“And as he sowed, some fell by the way-side, and it was trodden down and the birds of the air ate it up. And some fell on the rock, and as soon as it had sprung up it withered away because it had no moisture. And some fell among thorns, and the thorns, growing up with it, choked it. And some fell on good ground, and sprang up and yielded fruit one hundred fold.”

WONDERFUL are the works of man. He has circumnavigated the globe; traced great rivers to their sources; climbed the highest mountains; discovered the two great poles; measured the distance to the stars and weighed the sun, but no man has yet lived who has been able to circumnavigate man.

Today man is almost as much of a mystery as he was in the beginning, and he is as little understood. It would seem as though the work of the infinite mind was beyond the understanding of the finite mind.

A sales manager once gave me a half hour to talk on the mind of man; on the ethical side of life. I refused on the ground that the subject was so great, so comprehensive, that it appalled me, but he insisted and said that if I were only to put in the foundation or even briefly to sketch some of the things that a man ought to know to help him to be a greater man, my work would be appreciated.

Much has been said in a half hour. Thirty of the world's greatest speeches which have come down in history as the greatest efforts of orators, more than half of them, were spoken in fifteen minutes. Lincoln's great speech at Gettysburg, a speech that will go down the ages, was delivered in less than five minutes. Much then may be said or read in a half hour.

If in that time I can help you to be abler men, stronger men, better men; if I can show you how to overcome many of the little things that are doing you harm and show you how to strengthen the many things that will do you good; if I can point out to you and warn you of the road that will lead to trouble and pain, and set you on the road that will lead to health and happiness and peace of mind, then I will feel that I have been well rewarded for the time I have given you.

Let me know you better. You are salesmen. You give your company the best that is in you, say eight hours of every day. Well and good! Where do you live? What kind of a house do you live in and where is it situated? How is your home furnished, and what kind of a man is master of the house you live in? Is your home on an alley, or an avenue? Is it a cottage, neat and attractive on a country road, or is it some abode going to wrack and ruin in some evil neighborhood?

I hope it is a mansion on a broad avenue, the house surrounded by noble specimens of the forest; flowers and plants here and there that show the love for the beautiful by the owner.

In such a house I expect to find the rooms large and high studded, the furnishings rich and in good taste, beautiful paintings on the wall, a library well stocked with the choicest literature of the ages.

I expect to find an atmosphere of rest, of comfort and of peace; and when the master comes to find a man who has the air of a master, with mind and bearing denoting to the manner born. There is will on the throne directing events, and it is will correlated to pure thoughts and high ideals.

ANY of you may have such a home as I have described. The body is the home; the broad avenue is the atmosphere

the thoughts occupy; the magnificent trees are the good resolutions that have been made and kept; the flowers are the beautiful deeds done in life; the dwelling place with its great rooms is the broadness of vision; the oil paintings are the beautiful thoughts that come with right living, and the well stocked library is the mind that has been refreshed by contact with the great minds of the centuries. Surely such a home is desirable, and is worth any effort that it may cost.

Your body is the jewel case in which reside the heart, the mind and the soul. You have been taught from infancy the care of this body. It is well worth your care. Nature demands it be cared for, and punishes severely any injury to it. Respect your bodies, for usually with a clean body goes a clean mind. I do not mean the soil that comes from honest toil, but the stain that comes from excesses and debaucheries that soil not only the body, but which leave their impress on the mind and the soul.

I might liken the body to a ship; the mind to the rudder of the ship that gives it direction; the will the captain, who directs the course; the conscience, the charts which show the channels through which the ship may sail in safety, and mark the rocks and the shoals upon which there is danger of wreck and destruction. Let us very briefly examine the growth of this mentality which gives us character.

"Our body began as a speck of vitalized protoplasm that developed in dark and in secret," says Dr. Openheim. "It came into the world with a cry of pain, and then began the struggle of life; and with the growth of the body came the growth of the mind, less easily seen, but still developing from time to time.

"This development of the body continues for a certain length of time until maturity arrives, the time for active work. Then growth ceases, and an even level of strength is kept up until middle life, when the physical resources begin to decline. Slowly weakness creeps on, and each year man finds himself less able to withstand the wear and tear. Thus old age arrives, and with a cry of pain and a sigh of resignation we go to our reward.

"The mind during all this time does not keep up an even pace in its progression; it differs from the body in being more influenced by environment than by heredity. The mind starts out as a fluid whose

final crystalized form is the forces that have been working upon it, good and bad, wise and unwise.

These forces are influencing it each day, each hour. There is the same struggle between influences as there is between animals in the primeval lands or trees in the forests. Those that are naturally strong and have most favorable environments grow briskly, and those that are less favorably placed die out. We are totally unconscious of being a battlefield where one sort of victory or another must be decided."

AS those things which so closely influence our lives are vital to us, let us pause and examine them. Heredity is not of our choice. Our fathers and mothers are thrust upon us, as we have no choice in the selection. Probably we could not make as good a choice as Nature did for us. This, strange to say, has but very little influence on our lives; at least, so the best authorities declare. The great moulder of our character is environment, and the greatest of environments is the home circle, the outlook of life that is given to us by our fathers and mothers, and our home surroundings.

Environment is more than the family circle, more than the neighborhood in which we live. Environment means association; the chums we associate with; the books we read, the schools we attend; the pictures we see, and the thousand things that come into our daily life.

It is said that the mind takes fifty thousand impressions a day. See to it, we should, that these pictures are clean, inspiring and elevating, if we would have a mind that will guide us right, a mind that will be a source of joy and pleasure to us, and to all whom we come in contact with, a mind that will give a fragrance to our whole being. Such a mind is a jewel beyond price.

HOW is such a mind to be attained? By discipline, by drill, mental drill much like bodily drill. You have seen many of the boys from your neighborhood taken in the draft, round shouldered, narrow chested boys. They were sent to some cantonment; and you have seen them some months afterwards, their carriages erect, their chests broad and their shoulders square. Physically they were better men. What made this change? Drill, drill, everlasting drill.

The mind may be drilled much the same way, but there must be the will to do it, and that will must come from within. It cannot come from without. An internal treatment or influence must stir it into life. We must keep it awakened by constant exercise, and such exercise will win health and vigor for our will. When we have done this, we will recognize within us a new force capable of achieving much. Usually that means that we have a new possession in our mind from which to work and develop aright and draw forth untold riches.

Every good, healthy concern from time to time takes stock, and every good, healthy man should take stock of himself every so often to find out his weaknesses and correct them before they have become a habit; to see what his virtues are that he may encourage them to even a greater growth. The value of these introspections is worth while.

A GOOD physician will never prescribe unless he knows what is the ailment. There is first the diagnosis and then the treatment. Let us find out in what we are deficient; then bring up our forces and supply the deficiency.

Do you swear? Stop it. Once a sales-manager told me that he would give anything to give up the evil. For twenty years he had been swearing many times a day. I asked him why he did not stop it, and he said that he could not. I told him that he would cure himself if only he would follow my advice: first make the resolution to stop swearing; second write a memo each day as follows: "I promise that I will not swear today, and if by chance I do swear, I will immediately write out this same promise." He did so. He told me that the method was wonderful, as the second day he was cured.

Have you a bad temper? Then cure it. Professor James says that the way to cure a bad temper is to deny it expression, and then it dies a natural death.

A STRONG passion may be subdued by refusing it freedom of action. Habits are made and grow stronger by repeated acts; they are unmade, or made weaker by constant denial. Men who have gone deeply into the science of the mind say that the set teeth and the clinched hands are not symptoms but the cause of anger.

When you are tempted to be angry, instead of letting the corners of the mouth

droop, just smile, and the sunshine from that smile will dissolve the angry feeling just as ice dissolves from the warmth of the sun.

"It is in presence of such considerations that Professor James writes as follows: 'The hell to be endured hereafter, of which theology tells, is no worse than the hell we make for ourselves in this world by habitually fashioning our characters in the wrong way. Could the young but realize how soon they will become mere walking bundles of habits, they would give more heed to their conduct while it is in the plastic state. We are spinning our own fates, good or evil, and never to be undone.'"

I knew a man once who had gone into the gutter through drink. He lost his job, his friends, and his money. He came back, and he has stayed back all this time—and that was more than twenty-five years ago.

"How did you do it, Ned?" I asked.

"I resolved to cut it out; then made a vow that I would not only cut it out, but would cut out every place where it was sold, and cut out of my life every man who drinks liquor." That was his answer.

This man, by the grace of God, used the same method as is advised by the church after the accumulated wisdom of nearly 2,000 years—shun the occasion, shun the place and shun the companionship.

The sick wills have been divided into eight classes, all amenable to treatment. There are the hesitating, the impulsive, the inactive, the "I can't," the over-active and the emotional will, and the over-practical and the indefinite will.

IF you are impatient and hot-headed, and go off at half-cock try Dr. Barrett's treatment for such a case. Each action ought to be done once a day for ten days and occupy ten minutes in the doing; and, at the end of each exercise, one is to write each day his introspection—

1. To replace in a box very slowly and deliberately one hundred matches.
2. To write out very slowly and carefully the words, "I will train my will."

3. To turn over very slowly and deliberately all the leaves in a book, about 200 pages.

4. To watch the movements of the second-hand of a clock or watch, and pronounce some word slowly at the completion of each minute.

There are many other exercises, each

of them drilling the will much as the drill sergeant makes over the bodies of our boys in army cantonments.

The great object of self-discipline is, in reality, to brace the human will for the strengthening of the moral life.

The education of the will must not be left to fate, nor can it be left to others. It must be carried out by ourselves. It must be carried out in accordance with the knowledge we can ourselves acquire of our individual self. Study, introspection, and self-discipline must then go hand in hand. Effort and patience are the price to be paid. There is no mystery, there is no short cut; the goal to each is self-mastery, personal power and force of character. The way is long, the way is hard, but the goal is worth the winning.

THERE are five rules, as given by Dr. Barrett, that we ought all make a part of our lives:—

1. We must make our nervous system our ally instead of our enemy.

2. In the acquisition of a new habit or the leaving off of an old one, we must take care to launch ourselves with as strong and decided initiative as possible.

3. Never suffer an exception to occur until the new habit is securely rooted in life.

4. Seize the very first possible opportunity to act on every resolution you make and on every emotional prompting you may experience in the direction of the habits you aspire to gain.

5. Keep the faculties of effort alive

in you by a little gratuitous exercise every day.

Here then is given you a plan to build, decorate and furnish your master's house. You can build it on any scale and make it as beautiful as your heart desires.

In it you can have many of the treasures of the world that will always be a source of joy to you. You are the master of your own fate. You can build as you desire, but you must pay the price in work. You cannot pay for it with a smile or by check.

WORK, work, work! It was decreed that we must win by the sweat of our brow, but oh, the joy that comes from honest, well directed effort!

Nature royally treats her children who rigidly observe her laws. To them she gives health, strength and power. Just a few words more and I am done. Our place here has been called "the garden of life," and it has been said by an unknown poet:—

*Beautiful thoughts make beautiful lives,
For every word and deed
Lies in the thought that prompted it
As the flower lies in the seed.*

*Back of each action lay the thought
We nourished until it grew
Into a work, or into a deed,
That marked our life work through.*

*Gracious words and kindly ways,
Deeds that are high and true;
Slanderous words and hasty words
And deeds we bitterly rue.*

*The garden of life, it beareth well;
It will repay our care,
But the blossom must always and ever be
Like the seed we're planting there.*

Go Aviating

*See that you go aviating every day. In your mind.
Go higher than the world's record for flight.
Go into the realm of pure spirit.
Rest there.
Let your mind play there.
Be one with the One.
Be absolute with the absolute.
Be infinite with the infinite.
Look out across eternity.
Look down and smile at the little worlds whirling.
Be one in thought with All-Wisdom, All-Power, All-Presence, All-Being.
I promise you that you shall come back to your world inspired with new wisdom, new power,
new joy for your work.—The Nautilus.*

“I”

By GRACE M. BROWN

ISN'T it odd how most of us object to the rest of us having any right to our opinions and how most of us almost resent it when the rest of us have definite ideas contrary to theirs?

Most of us are so inflated with the idea of our own importance that we find it difficult to put ourselves aside long enough to put GOD inside.

Individual importance or non-importance is about the most difficult point of balance in the problem of the Ego—because the human egotist measures himself on decidedly exalted lines.

Which is entirely correct provided this same human egotist is big enough to reach up (or down) and meet the line of his measurement.

To be sure each soul is the Center of the Universe from his angle of vision in the universe—that is why he is an individual, one within one, and we will not lose sight of our importance, neither shall we fail in the recognition of our unimportance.

The human creature needs the balancing process within himself; he wants to forget the enormity of his self-emotion and develop some real value in self-reliance which gives him reality in his life attainment instead of exaggerated sense-consciousness.

The fact is we are not interesting to folks when we talk about ourselves because they want to talk about themselves.

But this omnipresent ego which is working its way into completeness must first learn its greatness before it has the capacity to perceive the greatness of its smallness.

IT is the man of the finest culture who does not intrude his personality upon others—he is fine enough to appreciate the other fellow's viewpoint in his life upreach.

And it is the first dimensional thinker who says “I-I-I” in all of his conversation, and who wants everything to fit his own measurement of his own small experience.

The word “right” is a relic of the measuring of the man in the Zodiac. The Zodiac is merely a map of our solar system. We say our, because this earth planet which is our present home is on the Zodiacal map and at one time in evolution the man measured himself according to his right angle in the Zodiac and as he could not see that every other man has his right

angle therein also, naturally he thought everybody must accept his measurement and equally naturally there were infinite misfits.

In the second dimension of human consciousness where each man thinks it his divine duty to set the standard for the race, autocracy is the menace—not only the autocracy of government, but of religion, of cult, of education, and of family and its narrow clamping cruelty has done its best and is doing its best, or rather its worst, to destroy the race.

The exaggerated ego does not see things as they are; he only sees from his opinion and what it all means to him and there is where men must balance.

And the easy way to balance is to recognize in love the belief and the opinion of other people whether we accept them or not—not always “I think” and “I want” but to see from some other person's “I.”

HUMANITY, if it would continue its earth journey, is going to balance itself—it will recognize the divine right of every part of itself which is every human creature.

No soul mounts by tearing down another.

Could a man become complete by cutting off his hand?

Can the race rise by destroying part of itself?

Humanity is one.—I am one with humanity which is the meaning of “I AM.”

GOD is the whole; not a part of the whole.

It is the good which endures, the whole good and nothing but the good.

And if I am also whole and would endure in wholeness I will hold fast to that which is good—otherwise I shall defeat myself.

I am made in the image of GOD; therefore I am one with the least and one with the greatest of life's manifest, intelligent form.

If I would be great, I will recognize that I also am the least because I am one with the whole of that infinite intelligence.

Therein is the keynote of balance—“I am that I am”—I measure myself to That.

THAT is the pronoun used in the classics of many languages as the pronoun of the infinite, not I, nor Thou, nor His, nor They, simply and entirely *that*.

The way of balancing the aggressive I may be by changing our angle of thinking from the right angle of autocracy to the interpenetrative and universal THAT.

Verily our path is the path which must be equalized in the service of truth.

We will walk cautiously but not too cautiously—we will hold our heads high but not too high—we will love much but we shall love wisely—we will give freely but not too freely—we will equalize in THAT and may the infinite discrimination enfold us all.

"Philosophies"

By Leo P. Bott, Jr.

SMILE, but hustle.
"Some day your chance will come"
—but in the meantime, keep busy.

Consider yourself a failure until you succeed.

Were I to give advice, my only advice would be to never give advice.

Seek advice. Listen to all you hear, and with the whole thereof, season it with your own judgment.

A person can oftentimes be judged by the magazines he reads.

"The article is so theoretical!" we hear. To get the practical side of it, let the reader get busy and get the experience concerning it. Then he can appreciate the theoretical side.

When you begin to lose interest in your work, or when you feel that you're just drifting along, better get busy and do something else—that which will not only interest you, but make you enthusiastic.

When a person is his own boss, many times he doesn't want to leave his work. Instead of watching the clock so diligently, just imagine that you're the boss. Before so very long, your imagination will become realization.

Your smile, at the end of a business interview, helps to cement that spirit of good will, needed by salesmen as well as by the houses they represent.

If you want to find out how big a fool you are, talk to a dictaphone and then listen to yourself talk.

A fool's advice has often made a wise man out of a fool.

A Brief Mention of a Great Book

By Arthur Frederick Sheldon

I HAVE just had the pleasure of reading the advance manuscript of what I believe is destined to become an epoch-making book.

It is entitled "The Manhood of Humanity" and it is written by Count Korzybski of Poland.

I have had the pleasure of meeting the author personally as well as having read the advance manuscript.

The book will be published by E. P. Dutton & Co., 681 Fifth Ave., New York City, and it ought to have a very widespread distribution.

The Count comes from a long family of engineers and mathematicians and is undoubtedly one of the master minds of his time.

Man's relationship to "Time" has always existed as a natural law.

It seems, however, to have remained for the Count to have discerned that relationship clearly and to have not only pointed it out to the rest of us but to have shown in a very convincing way the far-reaching consequences possible through conscious application of this relationship.

The mathematics of life is being rapidly evolved, and in my judgment Count Korzybski has made a very basic contribution along that line.

While The Business Philosopher has no financial interest whatever in the sale of this work, the editor of it would be glad, very glad, indeed, to see every reader of the Philosopher own a copy of it.

I have just telephoned Mr. John Macrae, vice-president of the E. P. Dutton & Co., and he tells me that the price of the book is to be \$3.00. I very heartily recommend it. It is a scientific work and requires study, not just reading, but that is true of everything worth while.

Every reader of the Philosopher who gets it and reads not only the lines but between the lines and studies it the way all things worth while should be studied will be grateful to me for passing the word along.

I would ask three simple things of one who wants to get on. I would ask him to improve his speech, to improve his manners and to improve his standards of taste.—Nicholas Murray Butler.

Signs of the Times

Discussed or Commented Upon from a More or Less Personal Viewpoint

By ARTHUR J. FORBES

AT a recent meeting of a National Convention of Chambers of Commerce held at Atlantic City, certain resolutions were passed which are basically significant of the spirit of the times and the trend of things on the problem of human relationships.

The Business Philosopher takes pleasure in passing this resolution along to its readers, and the editor would especially call attention to the first clause of the last paragraph, which reads as follows:

"This Chamber conceives the justification for all enterprise to be primarily that of Service to the Community."

Gradually the world is waking up to the fact that the only reason why any individual or any business has any right to take up any room on this planet is on account of the service he or it can render to human society. In other words, the reason for his or its existence is usefulness.

The old idea of business men that they were simply in business to make money will, from this time on rapidly give place to the fact, which is that the reason any business man is in business, and the reason his business exists is on account of his usefulness and its service to society, and the money which the owner of the business or the employees make is the pay obtained for service rendered.

IT is encouraging and refreshing to see so influential a body as the Chamber of Commerce of the United States, recognize this basic fact and publicly announce it.

The resolution follows:

"1. With a high conception of fair play in all human relations, this Chamber believes the relation of constituted authority toward industry to be primarily that of preserving equality of opportunity for all; an equal chance to every citizen to find his position in accordance with his character, ability and effort.

"Individual initiative, strengthened by education, safeguarded by publicity, stimulated by active and free competition, is the guarantee of sound National progress. Legislative enactments and administrative acts should touch private enterprise with great care, except primarily to preserve this fair field to all.

"2. This Chamber conceives the "Standard of Living" to be the indicator, largely of general human happiness; and to be maintained and further advanced only by facilitating a wider and more general use of modern necessities, comforts and luxuries, dependent on increasing production and economical distribution of them.

"Every restriction of production or obstruction to distribution is therefore a social injury to our fellows, and to be avoided by all possible means up to the sacrifice of a vital principle. In this conception, we condemn avoidable strikes, lock-outs, and combinations of all kinds to needlessly limit output or curtail distribution, on the part of either workers or directors of industry.

"3. This Chamber conceives the justification for all enterprise to be primarily that of Service to the Community: that the value of and the reward for that service is most fairly expressed by the community when secured by private initiative under conditions of free competition and is not safely apportioned by the human judgment of any constituted authority."

—A. F. Sheldon.

ANOTHER good sign of the good time coming.

Mr. Robert B. Wolf, whom I consider one of the greatest industrial engineers of the world, has just sent me copy of the preamble to the introduction to the Report of the Committee on Industrial Waste of the Federated American Engineering Societies.

In his letter transmitting it, he says, "I think it strikes a very high key and thought perhaps you would like to use it."

Mr. Wolf thought right. It is one of the signs of the times of the approaching of the good time which is coming even though it has been long, long, long on the way.

Gradually the Principle of Service is becoming recognized as the fundamental law of human relationships and more and more the engineering mind is applying real science to the problem of putting human relationships on the plane where they belong.—Arthur F. Sheldon.

Following is the preamble referred to by Mr. Wolf:

ENGINEERING is the science of controlling the forces and of utilizing the materials of nature for the benefit of man, and the art of organizing and of directing human activities in connection therewith.

"As Service to others is the expression of the highest motive to which men respond and as duty to contribute to the public welfare demands the best efforts men can put forth, now, Therefore, the Engineering and Allied Technical Societies, of the United States of America, through the formation of the Federated American Engineering Societies, realize a long cherished ideal—a comprehensive organization dedicated to the service of the community, state, and nation.

"This report is the first work undertaken by the Federated American Engineering Societies in rendering public service. It discloses losses and wastes due to the restraint and dissipation of the creative powers of those who work in industry. It lays the foundation for knowledge of the destructive influences which have controlled in the past. From this knowledge will come the vision that mental and moral forces must be added to the physical resources now employed if Industry is to serve all who are dependent upon its continuous and effective operation.

"Waste in American Industry is due to:

"Interrupted Production, caused by idle men, idle plants, idle equipment, idle material.

"Low Production, caused by faulty management of men, materials, plant and equipment, and by inefficient workmanship.

"Restricted Production, deliberately made by owners, management and labor.

"Lost Production, caused by ill health and industrial accidents."

■ ■ ■

HERE are a few quotations from statements made during the past few weeks by some of our American leaders of thought, which are here passed along to our readers without comment, except that these expressions undoubtedly reflect the views and opinions of many thousands of thoughtful Americans, who have been giving thought and study to the problems which we as a people must aid in settling.

For example, Chas. M. Schwab is quoted on the present and future economic conditions in Germany—which undoubtedly will influence world trade and finance

for years to come. Dr. Alfred Stearns, noted educator, hints that our great universities are not all living up to their former high standards. What do you think about this?

John Hays Hammond is quoted as being opposed to government ownership. So are some millions of other Americans.

H. H. Sloat discusses briefly trade conditions in Brazil, and the thought has been frequently expressed that our people do not yet realize the tremendous possibilities of expanding the trade of the United States among our friends in South and Central America.

■ ■ ■

CHARLES M. SCHWAB, Chairman of the board of the Bethlehem Steel Corporation, who sailed hence on a recuperative European trip, returned the other day looking and feeling unusually brisk and cheerful. Although Mr. Schwab toured only France and Italy, he devoted some time getting in touch with conditions in Germany through talks with German manufacturers and economists.

"Germany will recover from the effects of the World war," he said, "much sooner perhaps than any other of the European countries involved in it. I noted that France and Italy were getting on their feet swiftly, but from the information I obtained I am confident that the world will have to look out for Germany as a possible competitor in much shorter time than is generally allotted to her.

"I believe, however, that the United States need have no fear of being outstripped by Germany industrially, and in regard to shipping I have no doubt that we will still retain the lead we have achieved and are achieving.

"Germany is a conquered country and her people are aware of it, but they are like a strong man who has failed in business and sets his teeth determined to win back what he has lost by hard work and competent management.

The secret of Germany's previous industrial success was the efficiency of her workers. They still have that efficiency and that training that is necessary to win in the world of commerce and manufactures. Business is bad, of course, in Germany as in all other countries, including America, but it is on the mend."

■ ■ ■

DR. ALFRED STEARNS, Principal of Phillips Andover Academy, says: "What is needed in the world today is

men who can think straight, whose minds are trained, who are actuated by high ideals, who can see the problems before us and tell us which way to go. The colleges are not living up to their mission if they do not remain true to these old high standards. What the small college gives is the intimate contact with human nature that forces you to know human nature, its weakness and its strength, and how to deal with it in life. Let the emphasis be laid on character and citizenship rather than upon technical and utilitarian knowledge."

■ ■ ■

JOHAN HAYS HAMMOND and Jeremiah Jenks, in "Great American Issues," say: "To the mind of a practical man, familiar with the technical and executive problems of conducting a big business of any kind, government ownership threatens the existence of every condition upon which efficient and economical service depends.

"A private company must find its own capital, that is to say, it must live upon a supply of capital voluntarily furnished by the investing public. If this supply is not to be cut off the company must pay dividends, and dividends can only be earned if the cost of production is kept down, the efficiency of service kept up, and competition successfully met.

"In this one sentence we have the law of the survival of the fittest, in so far as it applies to business. Under government ownership and management this law is nullified. The government does not depend upon a voluntary supply of capital; it can raise all the money it wants in the form of taxes, and is thus relieved from all pressure to run its enterprises at a profit which will attract capital.

This would not in itself be a fatal objection to government ownership if the government were under any compulsion to render a high quality of service.

"But this compulsion would be entirely lacking, for the government would not have to face the competition of a rival; and while the public might complain, universal experience proves that the public does not act either regularly or effectively even in its own behalf."

■ ■ ■

H. H. SLOAT, Chairman of the memorial committee of the American Chamber of Commerce for Brazil, says:

"Brazil is foreordained to be the wonder of the present century as the United

States has been at the last, for she stands today at the end of the great war with an area greater than that of continental United States, eager to receive the waves of homeseeking colonists who already are arriving to settle her vast territory.

Mr. Sloat says: "In government institutions, culture and general attitude, Brazil is a twin sister of the United States. In all the world there is no better field for our products than Brazil, for with all her abundance, little coal has so far been discovered, and she is, therefore, not in the forefront of manufacturing nations, but has all her opportunities for advancement in front of her."

The opportunity of American foreign trade is chiefly in this hemisphere and in the orient. Closer trade relations, better understanding and a policy of actively demonstrated, disinterested friendship for all the republics of this hemisphere should and doubtless will be a part of the program of this administration.

We can gain and keep the respect of our neighbors, however, only by a policy of manly self-respect, and a demonstrated determination to uphold our own rights as rigidly as we respect the rights of others.

Bribes and apologies will gain nothing for American prestige in this hemisphere.

The Latin American respects only the man and the nation with sufficient self-respect to firmly maintain its own rights and courageously defend its own just interests. Unless we maintain this self-respecting attitude there is no hope for more friendly or mutually profitable relations with the other republics of this hemisphere.

On the Road to Progress

"The bottom of the depression has been reached and we are on the road to progress. No nation occupies such a favorable position as the United States.

"We must work and take advantage of our opportunities. We must learn that we cannot get wages we do not earn. We must produce and our prosperity will be in proportion to our earnestness in producing. We can no longer live on the artificial prosperity of the war.

"We speak of an era of prosperity, but that prosperity cannot be brought about by a mere change of administration alone, but only with the help of the people." — Vice President Coolidge.

An Old Story With a Modern Application

By JAMES H. BUSWELL

"And there was War Between Rehoboam and Jeroboam all Their Days."—1 Kings, 14-30.

AN EARLY member of the innumerable hosts of Smiths—Adam Smith, the great Scotch Economist—stated that the three fundamental orders of any civilized society are landlords, laborers and capitalists.

Is there any particular reason why, in the light of our modern civilization, we should alter this grouping? It seems to me that more than a faint glimmer of light may be shed upon the intolerably high rents existing in many sections of the world as we consider this statement made by Mr. Smith after he had reminded us that landlords are the only group whose income is derived without labor or care. He wrote:

"That indolence, which is the natural effect of the ease and security of their situation, renders them too often, not only ignorant, but incapable of that application of mind which is necessary in order to see and understand the consequences of any public regulation."

While landlords not entirely "incapable of application" mull that over in their mental machinery, may we consider some of the relations existing between the other two primary orders of society.

THERE is, to put it mildly, an "edgewise" feeling between Capital and Labor.

Little real thinking is being done toward a solution of these disagreements. While we patiently await showers of wisdom to revive us as we worry along, we are constantly stunned by many spouters who "turn full on us their verbal hose." So let us fall back on the Old Book to see what has been done about the situation in the past—see if we can't find a precedent.

Will you agree with me that the men of Israel, during and following the reign of King David, were a warlike people? I think so!

On what basis could Capital and Labor then get together?

Rehoboam was a member of the royal family, son of the wise King Solomon. Jeroboam was a common laboring man

—a servant of the King. But he was industrious and the King promoted him to the position of Comptroller of the House of Israel. It was indeed a high honor to rule over the tribe of Joseph, that mighty insurance executive of old.

Being intensely human, Jeroboam occasionally left his official duties. At one such time he strolled from Jerusalem where he had been in conference. Dressed in new garments he walked in lonely state away from the city. Old Prophet Abijah saw him, galloped along by his side, snatched off the new garment and rent it into twelve pieces, ten of which he handed back to the very much surprised young man. This was a sign to Jeroboam that he might be called upon to rule for a time ten of the tribes of Israel—if he kept the statutes and commandments.

When Solomon heard of this, he sought to kill Jeroboam, who hurriedly fled into Egypt. Here he stayed until Solomon's death and Rehoboam started his reign.

JEROBOAM was popular with the common people. He was one of them. And so they sent for him to come back from Egypt and represent them before the new King. Immediately upon his return one of the first known conferences between Capital and Labor was staged. It is worth looking into.

In substance this is what Jeroboam said to the King—speaking in behalf of the great masses behind him.

"Your father was a hard employer. He drove us to the limit of endurance, and he paid us rather poorly. Now King Rehoboam, we have a proposition: make our burden lighter. Treat us like human beings. We will promise in turn to serve you as well as we know how."

The Manager (the King) requested three days of grace, (which practice persists even now).

And the first thing he did was to consult the old men with whom Solomon had conferred during his reign. These men knew the evils of the old regime.

He asked them: "How do ye advise that I may answer this people?" And they said: "If thou wilt be a servant unto

this people this day, and wilt serve them, and answer them, and speak good words to them, then they will be thy servants forever."

Years later the same truth was uttered in this way: "Whosoever will be chief among you, let him be servant."

BUT this advice didn't please the young Manager. He didn't want advice. He simply wished some one to agree with him. So he conferred with the young men with whom he had grown up. They advised him to tell the people when they came back for an answer, that the management would put more pressure upon them with his little finger than the former executive had with his entire bodily energy.

Having failed to memorize the suggestion that the winning combination is "old men for counsel and young men for war," Rehoboam decided to do as his friends advised. When the dauntless Jeroboam came for his answer the King "spoke harshly."

The result was a general strike with far reaching and damaging results. The two men in power—Rehoboam and Jeroboam—wrangled and thus weakened their situation while outsiders made inroads upon their possessions. When they should have been cohesive and consequently powerful, they were pulling every which way.

The advice of the old men would have avoided this. The manager was unwilling to be a "servant" and so he had to get what comfort he could from the semblance of former power.

Is it not true that real power comes from within a man—its greatest generator being the spirit of service? The laboring man may have to "take it standing" when an executive treats him in a "harsh," bombastic manner—but he does his thinking and brooding alone.

IS NOT the spirit one also of meekness? "Blessed are the meek for they shall inherit the earth," has been explained away by a recent writer who feels that the meek may inherit the earth but some one with more dominating brute force will push this meek person off his inheritance and acquire the property by cool courage and arrogant assumption. What do you think about that?

Moses was meek but he gained almost everything he wanted. Gideon was meek and modest. David was a backward lad.

Daniel constantly referred to himself as "thy servant," yet he feared not lions.

To me the world's greatest paradox is this: "to be unselfish proves the most selfish thing one can do."

However this is too simple and fundamental for the average person who insists on finding a complex solution. "Whosoever shall be great among you shall be your minister." I came not to be ministered unto (said the Supreme Executive) but to minister."

Here is another question of interest alike to Capital and Labor. "How shall wages be determined?" "Masters, give unto your servants that which is just and equal." A fair day's pay for a fair day's work—determined man to man, face to face—even now seems to get satisfactory results.

THE Domestic Distribution Department of the Chamber of Commerce of the United States received many answers from 1,600 retailers, wholesalers and manufacturers to whom they sent a letter question box.

One of these questions was:

"What are you doing to reduce your personnel cost to a normal basis?"

Only about one-fourth of those answering stated that wages were being directly reduced—the average decrease being about 16 2-3 per cent.

But 58 per cent of those who answered reported a "thinning out" of the "weeds" among their employees had eliminated the weak spots in production.

If my observation is correct there is a wider difference in men to-day than ever before. We have wide extremes—from laborers who have exaggerated the indolence of war-time work to others who take up their tasks with the greatest possible energy, recognizing the need for an honest day's work.

No blanket policy can successfully cope with so great a diversity of men, moods and minds! Does it seem reasonable that an entire organization can be successfully subjected to an uniform reduction in wages?

The meeting of men, eye to eye, in a spirit of dignified humility—in the spirit of service—not only has the Scripture for its backing, but seems to possess the merit of being direct and rapid. The King cannot remain on his throne now!

One superintendent who answered this Chamber of Commerce question, hit on the idea. "*The writer spent almost his*

ntire time in personal and group inter-views, which have been absolutely productive."

[WONDER if Labor hasn't *expected* Capital to retaliate for the many instances of indifferent labor rendered when orders were piling up and all marked "rush"? And is there not a temptation or some employers to now feel "It's my turn!"?

"Whatsoever ye do, do it heartily"—as unto the Divine spark within you, and not unto some other man—might be a basis on which Capital and Labor can get together.

Will Labor ever admit its responsibility to Capital in these words?

"Obey—not with eye service, as mean pleasers; but in singleness of heart, fearing God."

From my window I see two men theoretically engaged in building a house who might well observe and practice the sentiment in this Scripture: "Be not slothful in business; fervent in spirit; serving the Lord."

How would it be if we could so resolutely face the front that "forgetting those things which are behind"—the old, distressful war spirit—we might press forward in what Paul terms "service"—"in newness of spirit" and smooth out our differences in a friendly, give-and-take attitude?

When Capital and Labor get together on a basis matchlessly expressed in these words: "Whatsoever ye would that men should do to you, do ye even so to them," industrial America may accept the assurance that "He shall not suffer thy foot to be moved."

All men recognize in their hearts that they must have the good will of some other men. To be separated from your kind is death and to have their good will is life—and this desire for sympathy and this alone shapes conduct. We are governed by public opinion, and until we regard mankind as our friends and all men as brothers so long will men combine in sects and cliques and keep the millenium of Peace and Good-will a very dim and distant thing.

Responsibilities gravitate to the person who can shoulder them, and power flows to the man who knows how.

Cultivate poise.—*Hubbard.*



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CHICAGO

A Bill of Rights for The Toilers of America

By ROBERT S. KEEBLER

First in a series of Four Articles

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"Therefore take no thought, saying, what shall we eat? or what shall we drink? or wherewithal shall we be clothed? (For after all these things do the Gentiles seek): for your Heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God and His righteousness; and all these things shall be added unto you."—Matthew IV. 31-33.

"The last ground of hope for the elevation of the laborer, and the chief and the most sustaining is the clearer development of the principles of Christianity. Its true spirit, the spirit of brotherhood and freedom, is beginning to be understood, and this will undo the work which opposite principles have been carrying on for ages. Christianity is the only effectual remedy for the fearful evils of modern civilization—a system which teaches its members to grasp at everything and to rise above everybody, as the great aims of life."—William Ellery Channing on "The Elevation of the Laboring Classes."

IT was announced last year upon governmental authority that there were in the United States 26,000 millionaires, of whom a considerable number were recent arrivals. The last year and the year preceding also witnessed an unparalleled number of strikes and industrial disturbances; for not alone do the captains of industry seek to capitalize our nation's distresses.

Those who had hoped and prayed that out of the chastening of war, out of the blood of martyred hosts, and out of women's tears would come the spirit of peace and brotherhood have found little to encourage them. The breasts of men are still torn by jealousy and hatred and greed and ambition; and unless universal chaos is a means of resolving these passions, we have scant reason to expect that the aftermath of war will usher us into that era of political and industrial democracy for which we were taught to pray.

The events through which we have recently passed teach us that the kingdom of heaven will come in this world not by might nor by power, but by that spirit which means denial, sacrifice, humility and service.

AT no other period of the world's history has it been possible to study the practical operation of political and economic theories within so brief a time nor upon so grand a scale as now.

Within the past four years there have been more oscillations in government, more setting up and tearing down of princes and potentates, more organic

changes in government and industry than in any similar time since history began.

Some prophets of the new era saw in the world war the death of the capitalistic system and the dawn of the proletariat reign; and these misguided zealots found in bleeding Russia a ready victim for their theories.

Elsewhere throughout the world, the manual workers have been redrafting their demands and redoubling their efforts to reach their goal. This is true of Italy and France and Great Britain and America. The efforts of the Allied statesmen have been strenuously exerted to withstand the insidious encroachment of Bolshevism; and our own country has not been free from the Red menace.

THE war put a premium on physical labor. For the first time since the rise of modern industry the manual worker came into his own. Such high wages were never before paid; and the homespun toilers of America began to wear silk shirts.

High wages only whetted their appetites for higher wages, following that greed of gain which is not peculiar to the capitalistic classes.

The reaction was inevitable. Two years ago Labor was king. Now thousands are walking the streets in search of a job. As labor used its utmost efforts to dig itself in at its farthest outpost, so it resists all attempts to declare a truce.

The record of strikes and lockouts in America within recent years is alarming. During the four-year period from 1916 to 1919 inclusive, there were 14,490 strikes or an average of about ten a day. Of these the strikers won slightly less than one-third, the employers somewhat more than one-third, while the rest were compromised or arbitrated. The number of lockouts was relatively small, there having been only 460 altogether during these four years. In 1919 there were nine disturbances in each of which 60,000 or more persons were distinctly concerned. The total number of persons involved in the strikes and lockouts of 1919 was 4,112,507.

ACCORDING to statistics compiled by the Manchester (England) "Guardian," in the period between January and June, 1920, 8,977,798 people took part in strikes. This includes all branches of industry, commerce and agriculture at home and abroad.

The total number of work days wasted on account of these strikes was 114,814,980 days. In two-thirds of the strikes recorded the strikers failed to achieve their objects, so that in only one-third of these industrial wars did the attackers gain advantage. The figures here given are, if anything, underestimates, for it is impossible to obtain statistics of every small disturbance.

The indirect loss caused by these strikes is as great, perhaps, as the direct. Most of the strikers were engaged in the mining, iron and metal, textile, timber, building trades and shipping industries. Business was thrown out of joint. One trade suffered by reason of a tie-up in another. Cautious business men hesitated to make contracts with labor conditions so unsettled.

The strike of iron molders, coal miners and workers engaged in basic trades has dislocated hundreds of other trades. On the second day of the miners' strike in England last fall, 111,000 people were thrown out of work. Unemployment and increased cost of living are the necessary and inevitable consequences of such a situation.

At the end of 1920, 2,325,000 workers were idle, according to a survey made for "Labor." Not only so, but America is 1,500,000 homes behind her building program. That so many men should be idle when so much work needs to be done is one of the danger signals in modern industry.

IN order to get a background for the present struggle, it is profitable that we should review some history. The ancients, except for rare philosophers among them, looked upon physical toil as menial and degrading. The Scriptural penalty for man's original sin was, "By the sweat of thy brow shalt thou eat bread."

The slavery of human beings was instituted that some might escape the burden of toil at the sacrifice of their fellows. Serfdom followed slavery during the Middle Ages, and accomplished the same end. Following the decline of feudalism in England came the Statute of Laborers (1349-1350), at a time when England's

population was depleted by war and pestilence, and labor was becoming assertive.

This statute, which made labor compulsory, prescribed maximum compensations and confined laborers to their existing places of residence, was supplemented by the Apprenticeship Act of 1562. These laws were not repealed until 1875. Their effect was obviously to continue in an ameliorated fashion the institutions of slavery and serfdom which they supplanted and to create a social stratification in England which has persisted to this day.

OUR own laws and judicial decisions were early influenced by those of England; and the attitude of our law-makers and judges has traditionally been to safeguard property rights as against the rights of labor.

Many early American decisions, influenced by the English decisions based on the mediaeval Statute of Laborers, treated combinations of workmen to raise wages as unlawful.

Our now universal recognition of this right is due to changed political, economic and social conditions. Our laborers have the ballot; our schools are educating them; they are in the majority. We must reckon with their demands, whether we will or not.

The present state of our law with respect to labor is confused. All of our courts recognize the necessity of collective bargaining, and that laborers not under contract have the same right to quit without cause that the employer has to discharge them without cause. Likewise it is generally held that statutes making combinations unlawful which tend to enhance or control the price of merchandise, do not apply to labor unions unless the language of the statute expressly embraces them.

Our federal courts took a contrary view with regard to the Anti-Trust Act of 1890 (United States vs. Workingmen's Amalgamated Council, 54 Fed. 994); and the amendment of October 15, 1914, known as the Clayton Act, was passed, declaring that the labor of a human being is not a commodity or article of commerce, and that nothing in the Anti-Trust law shall be construed to forbid the existence and operation of labor, agricultural and horticultural organizations instituted for the purpose of mutual help and not having capital stock or conducted for profit.

THE Clayton Act has been referred to as the Magna Charta of American labor; but the labor forces were recently shocked by the decision of the Supreme Court in the case of Duplex Printing Press Company vs. Deering et al. holding that to instigate a sympathetic strike in aid of a secondary boycott cannot be deemed one of the "peaceful and lawful" methods which the law allows the unions to employ.

This decision has created consternation in the ranks of labor; and our Supreme Court is being subjected to vigorous criticism. It is interesting to note that Justices Holmes, Brandeis and Clarke, who with Justice McKenna formed the dissenting minority when the Supreme Court held the Child Labor Act of 1916 unconstitutional, also dissented from the majority opinion in this case.

Our American courts are divided on the legality of a sympathetic strike, a strike to compel the employer to do something not for the direct advantage of the employees, a strike to enforce the closed shop, or to compel the employer to discharge certain persons. The weight of authority legalizes a strike where the employees are under no employment of definite duration.

Some courts have held that employees have a right to strike for any purpose. The authorities generally hold that a boycott is legal, but that a secondary boycott is illegal. Blacklisting by employers is held lawful in the absence of malice.

THERE is now little doubt as to the validity of labor laws designed for the safety and health of employees. There is considerable doubt as to the validity of minimum wage laws for men. The United States Supreme Court held that the prohibition of the products of child labor in interstate commerce was not within the constitutional powers of Congress (*Hammer vs. Dagenhart*, 247 U. S. 251). Congress at once enacted under the Revenue Act of 1918 a child labor clause imposing an excise tax of 10 per cent of the entire net profits of mills, canneries, workshops, factories, or manufacturing establishments in which children are employed. The constitutionality of this act has not been passed upon.

IT is not too much to say that the problem of arriving at a just relationship between labor and capital is the

outstanding problem of our age. Economic and social science are assuming first rank among the subjects taught in our schools and colleges.

All political parties have formulated proposals looking toward a solution of the labor problem. In our own country there are some 5,000,000 organized workers who are definitely and consciously striving toward a realization of what they believe to be their fundamental rights. It is profitable to review the bill of rights which labor has formulated as a basis for our discussion.

Last year was one of the most acute in the industrial history of the nation. It was likewise the year of our national elections. Our major and minor parties announced their platforms. The Republican platform recognizes the justice of collective bargaining, but adds:

"The strike or lockout, as a means of settling industrial disputes, inflicts such loss and suffering on the community as to justify Government initiative to reduce its frequency and limit its consequences. We deny the right to strike against the Government. In public utilities we favor the establishment of an impartial tribunal to make an investigation of the facts and to render a decision to the end that there may be no organized interruption of service necessary to the lives, health and welfare of the people. The decisions of the tribunals should be morally, but not legally binding, and an informed public sentiment be relied on to secure their acceptance.

. . . For public utilities we favor the type of tribunal provided for in the Transportation Act of 1920. . . . In private industries we do not advocate the principle of compulsory arbitration, but we favor impartial commissions and better facilities for voluntary mediation, conciliation and arbitration, supplemented by that full publicity which will enlist the influence of an aroused public opinion."

THE Democratic plank on labor was more acceptable to the union officials, but evidently not to the rank and file, if we may judge by the election returns. Its provisions differ only in language from those above quoted. It states:

"Labor is not a commodity; it is human. . . . Laws regulating hours of labor and conditions under which labor is performed . . . are just assertions of the national interest. . . . Labor as well as capital is entitled to adequate

compensation. Each has the indefeasible right of organization, of collective bargaining and of speaking through representatives of their own selection. Neither class, however, should at any time nor in any circumstances take action that will put in jeopardy the public welfare. Resorts to strikes and lockouts which endanger the health or lives of the people is an unsatisfactory device for determining disputes, and the Democratic Party pledges itself to contrive, if possible, and put into effective operation a fair and comprehensive method of composing differences of this nature. In private industrial disputes, we are opposed to compulsory arbitration. With respect to government service, we hold distinctly that the rights of the people are paramount to the right to strike."

The industrial plank of the Socialist Party, which last year polled almost a million votes, is as follows:

"Congress should enact effective laws to abolish child labor, to fix minimum wages, based on an ascertained cost of a decent standard of life, to protect migratory and unemployed workers from oppression, to abolish detective and strike-breaking agencies, and to establish a shorter work-day in keeping with increased industrial productivity . . . A true political party of labor must be founded upon the uncompromising demand for the complete socialization of the industries. That means doing away with the private ownership of the sources and instruments of wealth production and distribution, abolishing worthless incomes in the form of profits, interest or rents, transforming the whole able-bodied population of the country into useful workers, and securing to all workers the full social value of their work."

THE new Farmer-Labor Party undertook to set out what we have undertaken in this paper, to-wit, labor's bill of rights. In doing so, it catalogued the following rights as fundamental:

"(a) The unqualified right of all workers including Civil Service employees, to organize and bargain collectively with employers through such representatives of their unions as they choose.

(b) Freedom from compulsory arbitration and all other attempts to coerce workers.

(c) A maximum 8-hour day and 44-hour week.

(d) Old age and unemployment payments and workmen's compensation to

insure workers and their dependents against accident and disease.

(e) Establishment and operation, through periods of depression, of governmental work on housing, road-building, reforestation, reclamation of cut-over timber, desert and swamp lands, and development of ports, waterways and water power plants.

(f) Re-education of the cripples of industry as well as the victims of war.

(g) Abolition of employment of children under sixteen years of age.

(h) Complete and effective protection for women in industry, with equal pay for equal work.

(i) Abolition of private employment, detective and strike-breaking agencies and extension of the Federal Free Employment Service.

(j) Prevention of exploitation of immigration and immigrants by employers.

(k) Exclusion from interstate commerce of the products of convict labor.

(l) A Federal department of education to advance democracy and effectiveness in all public school systems throughout the country, to the end that the children of workers in industrial and rural communities may have maximum opportunity of training to become unafraid, well-informed citizens of a free country."

THIS list may be taken as a fairly comprehensive catalog of the demands which organized labor has formulated during the progress of our modern industrial warfare.

We now have before us something of the development of the present situation, its gravity, and the demands of the attacking party.

The employer class has not taken the trouble to issue lengthy pronouncements. Its main defenses were written long ago into the constitution and laws of the land—the inviolability of contracts, the right of private property and the right not to be deprived thereof without due process of law, the right to invoke the equitable remedy of injunction where irreparable injury is threatened or the legal remedy is inadequate.

Thus we have the militant forces of labor assailing the strongholds of vested rights; and the violence of the onslaught has become so intense in these latter days that new and ingenious weapons are being devised to aid the combatants. Our late World War started the nations with the many unexpected and cruel

(Continued on page 54.)

Service In Wholesale Drygoods Merchandising

By G. R. SCHAEFFER

Advertising Manager, Marshall Field & Company

SERVICE in merchandising is the first objective of Marshall Field & Company. Service in practical usefulness, durability and unusual wearing quality; service in beauty of design, color and finish; service in satisfaction; service to the retail customer, based primarily upon public need, taste and desire. Service founded upon a belief in the responsibility of the merchant to his customers; upon our knowledge, acquired through experience that a community's greatest confidence and patronage are given to the store which provides merchandise of the highest quality.

This motive is the directing force in the policy of Marshall Field and Company which led to the establishment of our vast manufacturing industries. It is the motive which has impelled us, not only to search for the world's best merchandise through a world-wide buying organization; not only to direct production by requiring that other manufacturers who supply us shall rigidly observe our specifications; but actually to carry on the various processes of manufacturing, ourselves, in order to approach even more closely the practical achievement of our quality ideas.

THE merchants we want to secure are those who are interested in building a reputation, justified by giving service to the ultimate consumer. While we want the merchant's good will, we are more interested in the service that the ultimate consumer will get out of the goods than anything else.

One of the steps in carrying on this propaganda is an advertising service we give to customers of the wholesale department. There is nothing especially new or unique about this advertising service. We issue a publication which we call the "Field Quality News." This is our monthly message to the merchant. It contains current news of new merchandise, things which are especially attractive from a style standpoint and price standpoint and our editorial message to the merchant.

In the general merchandise business we find that there are less than ten per-

cent of the dry goods merchants who are really doing efficient advertising. We try to enthuse the merchant about advertising, to point out its benefits, to point out how easy it is, and help him with sample layouts and the elementary things of advertising. The layouts show him how to arrange cuts, editorials, prices, etc., and how to make up an effective advertisement in various sizes for local newspapers. We try to make quality the uppermost consideration in the merchant's mind at all times and use the word "Quality" in every advertisement.

ADVERTISING in this day and age we feel is indispensable to any retail merchandise business. The man who does not use it relies upon word of mouth conversation for the promotion of his business, and reaches one customer at a time, whereas by means of simple forms of printed advertising he can talk to hundreds of customers at a time.

We get out a separate folder of twenty-four pages, elaborating on the layouts and containing illustrations covering a wide variety of merchandizing suggestions. Electrotypes of these illustrations are furnished the merchant at cost. Our idea is to give the dealers the benefit of knowledge that we have obtained through our experience in retail merchandizing.

The advertising service, which is constantly increasing in size, has proved to be a notable help to our selling force. We coach salesmen thoroughly from time to time in regard to it and they are actively promoting it. Whether the merchant buys a lot of goods from us or not, we are glad to have him use it. The idea in helping a merchant increase his business and help build it into a real success, is that only through the retail merchant can our business be a success.

ANOTHER theory of ours is that a merchant, in order to achieve the greatest possible success, must know everything possible about his merchandise. We are trying constantly to educate our merchants and their sales people in merchandise as well as merchandizing. To give a concrete case of how we go about

this an undertaking is being carried on now of showing our merchants through our textile mills. Last spring we made up a schedule, starting with merchants of the principal cities of the United States, and invited eight or ten at a time to make the trip through our cotton mills in North Carolina and Virginia. The larger merchants are not easy to appeal to by advertising and ordinary selling methods, but we found that even the most indifferent of the merchants who came down there left the mills with great enthusiasm about our industries.

The important thing was not so much that they were enthusiastic about our industries, but that they learned a great deal about merchandise. I have in mind the general manager of a large department store in the East. This man never knew much about the manufacture of textiles. When he got through he said: "Hereafter when I see a piece of gingham I am going to take my hat off to it." When he realized the millions of dollars invested in those mills and saw the cloth and traced it from the bale of cotton through the many painstaking, intricate processes until it came out a finished product, he said he didn't see how it was possible to deliver it to the housewife even at a dollar a yard.

IF a man understands the story of merchandise, if he has enough information and imagination to see the romance behind it, and there is romance behind almost every article of merchandise he thinks back and realizes how much time, energy and money it takes to produce all these things, and is not so prone to complain about the price.

Moreover, if the salespeople who show the article could only know that story and romance, they could not help but sell it. You know how it is, if you go to buy an article and the salesman knows all about it and can tell you about it and has that confidence and enthusiasm that comes from interest and knowledge, he gets your confidence and you can hardly help buying from him. He knows it and believes in it; that is a great big factor in salesmanship.

We try to get into the hands of the merchant's sales people printed matter of various kinds fully descriptive of the merchandise, the story behind it, the source of the raw material, etc. We have also produced moving pictures to circulate among our merchants and their organizations. The purpose here is to pass on

as much of this story and romance as we can by this modern and effective means.

We increase the merchant's respect for himself. We believe that the retail merchant is a bigger factor in the life of his community than most of them think. After the war we compiled a book entitled: "The Merchant and the New National Spirit." Its purpose is expressed on the title page: "A story written as a tribute to the merchants of the country for their aid in a period of national crisis; and to record the new and better conception of the merchant's responsibility and his influence in community and national life."

THE merchant always has been the central unit in the material activities of the community. In fact, his presence has been the first requisite of community service. He is the corner stone of the community structure. This fact is clearly recognized in every analysis of the economic position held by the local merchant in the general scheme of commerce and of community building.

The merchants of this country have, from the first, been natural and industrious community builders. They have given splendid and abundant proof that they possess this spirit of devotion to high constructive ideals and to community and national interests.

If, for example, the work done by the thousands of merchants throughout this country could have been subtracted from the total of our war activities, the nation would have been astounded at the magnitude of the vacuum thus created. With scarcely an exception, the merchants of every town and city of the United States have been at the center of patriotic endeavor. This has been almost inevitable because their communities have come to look to their leadership in all matters of civic welfare and progress.

The merchant is a permanent constructive influence whose interests are those of his community and who is deeply rooted in the local soil. This phase of his civic and economic position has been altogether too slightly recognized. Its broader and fuller appreciation, however, is at hand.

IN the degree that he has kept pace with progress and caught the New National Spirit his constructive influence is certain to expand. His influence in giving a higher

interpretation to the term Service will extend from merchandizing to citizenship. Never forgetting that his basic responsibility to his community as a merchant is to furnish merchandise of the highest character—the kind that carries Service in the goods—he will inevitably accept also the further responsibility and the honor of being more to his community than a seller of goods—for economic law has decreed his position as a natural community leader and tradition has confirmed that decree.

We issue editorials on Originality, Cheerfulness, Common Sense, Character, Faith, Enthusiasm, etc., in a booklet, entitled "Character Builders," which we have distributed widely. We lose no opportunity to get our merchant customers to run editorial advertisements of the same character. Here's the one on "Enthusiasm."

"Without enthusiasm progress would wear leaden feet. It is the fire of youth—the blaze which sweeps away old views, old methods, old ideas; it is the power that makes new paths, tries new ways, cultivates new faiths.

"ENTHUSIASM is the attribute that has made business, commerce and industry the servant of mankind; the force that has brought within easy reach of the mass the luxuries of the few; the agency that has raised the standards of living.

"Every great and commanding movement in the annals of the world is the triumph of enthusiasm," says Emerson, and Mme. de Staël utters this aphorism: 'Enthusiasm gives life to what is invisible.' Enthusiasm inspires enthusiasm. It is the heat of the imagination that warms the frigid, starts the sluggish, and converts the indifferent."

Another follows, under the caption, "Ideas Wanted":

"Every improvement in business begins with an idea, and a useful idea may occur first to any one. We welcome every idea any employe or customer can suggest that may improve any detail of the business. Every person in authority has an open ear for good ideas."

It is a laudable thing for the merchant to cooperate in advertising his community. We try to set a good example. We devote much of our advertising, including two pages every month in the Field Quality News, to "Chicago, the Great Central Market." The copy sets forth impressive

views and facts of the city, aiming to increase its prestige and favorable reputation. If every manufacturer and wholesaler in Chicago would contribute in this way, we could accomplish wonders in building good will for our community, and in offsetting the bad impressions created by unsavory stories printed only too often by our own newspapers.

Dr. Frank Crane

Famous Lecturer and Editor

Tells You How to Train the Mind

Reprinted with the kind permission of Dr. Crane
and the Associated Newspapers

"IT happens that there lies now on my desk just the book that I can recommend to those who want to know 'just what to do' in order to improve the quality of their mind.

It is 'How to Build Mental Power,' by Grenville Kleiser, published by Funk & Wagnalls, New York. Ask your bookseller to look it up for you.

Kleiser is a natural-born teacher with a knack of getting at precisely the difficulty in the learner's mind.

The table of contents of the book includes these subjects: How to Develop Concentration, How to Put Your Mind in Order, Rules for Clear Thinking, How to Find Facts, Practical Plans for Study, The Development of the Will, Building a Retentive Memory, How to Analyze an Argument, and so forth.

The author not only explains how to get these results, but gives practical exercises, diagrams and drills.

He claims that the key-note of his book is that the mind is the supreme originating constructive force in all human endeavor, and that right mental culture is the only direct means not alone to worldly advancement but to refinement and nobility of life. He goes directly to the roots of things, and shows that concentration is simply interest, that self-discipline is the first rung in the ladder of success, that nothing is too insignificant to be utilized in the upward climb, that greater progress may be made by resting at intervals, and that mental honesty is the most valuable asset a man or woman can have.

It is a good book for any-one, but especially valuable for those whose opportunities for schooling have been limited."

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For sale at publisher's price, \$4.15, postpaid by

THE BUSINESS PHILOSOPHER
Book Department, P. O. Box 1043
Memphis, Tenn.



Little Journeys in Applied Psychology

*With Demonstrated Proof of Its Practical
Value in Everyday Life*

By AGNES MAE GLASGOW

"Happy is the man that findeth wisdom, and the man that getteth understanding." "For the merchandise of it is better than the merchandise of silver, and the gain thereof than fine gold."—Proverbs 3d, 13th-14th verses.

"Delight thyself in the way of the Lord (Law) and all the desires of thine heart shall be granted unto thee."—King David.

"Rejoice—and I say unto thee—rejoice always."—Jesus of Nazareth.

"The heart that looks on when the eyelids close, And dares to live when life has only woes. God's comfort knows."

—Edward Bulwer Lytton.

"The beginning of greatness, of any Cause, any Being, and Man, is the desire of the heart to become great."—Agnes Mae Glasgow.

PERHAPS some will ask "Why so many quotations?" And I shall be glad if every one who reads this article asks that question, for I want to impress upon your thoughts from the very start that I firmly believe that the whole of the Law taught in any of these stories of the Little Journeys into Success may be found in the Holy Scriptures.

You see that while I may be wrong, according to all the teaching you have had hitherto, yet I believe that the Bible was meant for an everyday-practical text book—and that its teachings are *just as applicable to all the affairs of our daily life* as it is to any one particular condition or thing. Oh I know that some have said that I am an unbeliever and that I merely twisted the sayings in the Bible to suit my own needs, because I teach the "literal" interpretation. Well that may be so. I am not going to affirm nor deny. I know that whenever I have put two and two together and gotten four, that it *was four that I obtained*, and all the argument in the world would not make me say otherwise.

That I have used the rule one way and gotten good results, and taught several hundreds (I might just as honestly say thousands) in my thirty-five years of teaching, to do the same, while you have used the rule another way and obtained just as

good results, only serves to prove that the principle is a good, and practical one—and that the use of the principle is governed by immutable law—but, that law may be administered or invoked in a number of ways.

BUT when understood all these ways will be shown to be the same after all. Let me illustrate. You know that the principle of mathematics is exact. But you also know that there are many ways of using the principle to arrive at any particular computation of, let us say, the number of feet of lumber in a certain floor space.

Not long ago this was shown to be a fact by myself, and little granddaughter. The little girl is now working in Algebra on the mathematical vehicle 'par excellence.' But Grandma is old-fashioned and I found it much quicker work to compute the number of yards of wall covering by the use of simple addition and short division. We both finished our example about the same time and arrived at the same conclusion.

But, I am digressing. What I started out to say was that, the writers of the Bible meant that book to be a text book in which we were to find rules for the application of the principles it contained, for saving our bodies, our minds, our financial affairs and our daily needs, just as much as it was ever meant to furnish a rule for the salvation of the Soul.

And what is more, I feel that I have proven so often that all danger of mistake is past; that when we have learned how to save and conserve and use our bodies and our minds and our fortunes, *we will have saved our Souls*, and in saving our souls, we will—ah yes—I will say it—*have gained our fortunes*, earthly as well as heavenly.

Therefore, the quotations at the beginning of this article; for in these few quotations you will find the whole of the Law of

life, which is to my way of thinking—the *Law of Spirit*, and the rule by which that principle may be used to your daily advantage.

KING SOLOMON is supposed to have written those two verses from Proverbs. Now let us examine those words and see how much Psychology they contain, and if they are at all applicable to your and my daily needs.

But, before we go on and as a sort of guide to what we shall say further on, let us recall that once I created a storm by transposing some familiar saying of the modern "Thoughtists" when after they had solemnly declared "God is all, in him we live, and move and have our being"—and I added "In us, He lives and moves and has HIS being." This must be true, if, as you state, God Is All, and with that statement I agree.

So, in our examination of the above quotations let us hold fast to that double statement—We live in God, He lives in us—and He is all. And if you want any further testimony to support these statements why just turn over the leaves of your Bible until you come to the Gospel of St. John and fifteenth chapter, then read on, all through that chapter and the next three chapters and see what the speaker has to say about that.

Now then, to locate the psychology in King Solomon's words. He says—"The man that findeth wisdom and getteth understanding is happy."

Why? Did you ever see a foolish person that was really happy? No—you never did. The man or woman who does foolish things feels foolish and that is not happiness. You and I know this to be true for we have both of us some time in our lives done very foolish things. And how ashamed we felt, how humiliated and small it made us appear in our own estimation.

We were not happy. We would have liked to have undone the results of our foolish action. Oh I could go on and write a big book on that one verse. But we are limited as to space and must get on.

JUST one thought though. If you will notice carefully, Solomon implies that by the finding of wisdom we will get understanding. Understanding is a quality of wisdom, a result of being wise. So that the man or woman who goes out diligently in search of Wisdom is pretty apt to gather in a lot of understanding.

Now, if you are a merchant and you have sought for wisdom along mercantile lines, you are going to get a better and better understanding of things mercantile. You will find yourself knowing how, when, and where to buy and to sell and how to sell. Yes, I mean that too—when you have sought for and found wisdom you will have found the right understanding which will make you an *Al salesman*. Right there in that thirteenth verse of the third chapter of Proverbs is just about as fine a formula for becoming a salesman as you will find any where, and it is in the Bible, my text book for every affair of everyday life.

In the next verse the King says, The merchandise of this wisdom, plus understanding, is better, than the merchandise of silver or fine gold. And why? Because once having obtained the understanding as a result of having found wisdom: you will have in your hands the *controlling lever* of all the rest.

You will possess the open sesame to all that the heart can desire. You will have entered into the Kingdom of Mind, where wisdom governs every thought and act.

BUT now you ask "How shall I go about finding this wisdom that I may get understanding?" And I point to the next quotation. I might have given you a hundred others, but I love those words and so use them. It is but one of the rules. Tell a man to breath deep and to practice this deep breathing for a half hour daily for a month and if the man obeys your instruction ten to one he will have at the end of the month acquired the habit of deep breathing.

Therefore I offer you this rule of King David's for getting wisdom and understanding.

You know that if you are to sell a man goods you must be able to attract that man to you or get him to listen to your selling talk. So David says that we are to delight ourselves in the way of the Lord. And we psychologists have made the discovery that Lord and Law are synonymous. Then he goes on to say that when we have succeeded in becoming delighted with this watching the Law work out, "all the desires of the heart shall be granted unto us"

Then some hundreds of years after, I don't know how many, came Jesus teaching that it was a good thing to "*rejoice*." He tells us to rejoice all the time.

Now if we are to rejoice all the time then

we are to rejoice no matter what conditions are like. We may be on the verge of bankruptcy, but when the greatest salesman and business man that ever lived (I can prove that too at some future date when I have the space) says that we are to rejoice "*always*" this must mean all the time and no matter what happens, or where we are or what we are doing.

WE are to take a *keen delight* in watching the Law work out and rejoice in knowing that if we do *delight and rejoice*, the thing will work out to our entire satisfaction.

"Oh, ho," says some one—"Words and nothing but words, Where's the psychology?"

Here it is. Remember that banker who has been neglecting "Delight"? The man we wrote about in the May Business Philosopher. He had not merely neglected to delight and rejoice, but he had done the opposite. And what did he attract to himself? Let us examine the mental quality of his thought and action. He was worried. The worry brought on fear and the fear produced a morbid distrust of everyone. His secret fear of people caused him to shun them and thus he missed some splendid opportunities to recoup his finances. His manner toward others was uninviting. People *sensed* his condition and because it was unpleasant they kept away from him.

Now to progress we must go with and be one of the crowd, for to stand still and allow the crowd to pass you by you will have allowed your market to go from you.

But you are seeking wisdom that you may have the understanding needed in getting ahead, in becoming great—must be able to *draw* the crowd to, and with you. And you can only do this by giving them that which will make them feel in some way it has been good to be with you, that they are the gainers for having gone with you. If you are happy, are rejoicing in your heart, because you know that there is something in the world to rejoice for, you know this. After you have used the rule a few times your joyous delight is infectious and those whom you have drawn to you will become affected by it and themselves feel glad and happy. And because they are glad and happy they will, by the very "law of exchange," become the channels through which your own good fortune—"all that thine heart desires will be given you."

Including You and Me

By STRICKLAND GILLILAN

A charming volume of over a hundred joyous Gillilan poems about the things nearest to the heart of everybody. Laughter, tears, sympathy and common sense flow through its pages.

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— — — —

Including Finnigin!

By STRICKLAND GILLILAN

This delightful book of poems by America's favorite poet wins every reader; for the verses are rich in humor and pathos, always hopeful, and they express the sentiments and hopes of humanity.

"Worth reading over and over."—*Boston Globe*.

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"A book that will draw a smile from every reader and tears from most."—*St. Louis Star*.

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Price, By Mail, \$1.35

Published by Forbes & Co., Chicago

Order from Book Department

The Business Philosopher
Memphis, Tenn.

IT IS the Law of Life and this was the way the Law worked out with those who took the following Little Journeys into Success.

* * *

The first little Journey was taken by a young man. I am an advocate of middle age and teach that the experience of the middle age has a market value to those who know how to market their product, *which the young can never have until they, too, have travelled the path of years and experience.*

But our Little Journeys have to deal with facts and the facts in this case compel me to state that the one who went this Journey into a really big success, was in years a very young man, just 29, to be exact, lacking one month. But this young man, whom we will call Mr. Baker had managed to accumulate a lot of experience. To begin with, he came to very poor parentage. His father was what is called a "shoe cobbler" with a little basement shop where he mended shoes for those who needed such things done.

Tommy Baker was a chubby, brown-eyed, curly-haired chap who didn't like to go to school. Perhaps his earliest and most valuable experience, next that of having been born into a family where to make the best of every advantage was the rule rather than the exception, came from his habit of playing truant from school.

ONE day when Tommy ran away from school with two other lads of his own age, they conceived the idea of beginning a financial career by invading a farmer's orchard and gathering a lot of apples and pears and then selling them to the village folk. Now Tommy's father was poor but he was strictly honest and, when Tommy proudly exhibited his ill-gotten gain, Father Baker demanded to know all the "hows, and wherefores" of the financial transaction. Tommy, being unable to give a satisfactory "how" or "wherefore," was advised that the best plan was to tell the truth, which he did, and then felt better—although he knew that as soon as Father Baker had finished half-soling a certain shoe that he would certainly *perfectly leather-strap* Tommy's back.

But Tommy felt better. He told me that he eagerly anticipated that thrashing with a hope of it making him feel still better.

Said he, "I looked forward to the licking I knew I would get with relative positive relief just as if it had been a medicine to be administered for the relief of some physical distress, or pain, and I felt certain that it would be a terrible one, too. But I was disappointed. Father finished half soling the shoe upon which he had been working when I came into the shop, and it seemed to me that he took a long time at it. Then he laid aside the shoe looked up at me and said 'Sit down, Thomas. I want to talk to you. You're getting to be a big boy, big in frame, and I can see that you have a mind in you that might also be big, but Thomas, my boy—I'm afraid that I am going to be disappointed in you after all.'

"YOUR acts today make me think that you are putting a heavy weight upon that mind of yours that's going to drag it down and you with it.

"Don't you know that every lie you tell, every dishonest thing you think of or do, is just like so many tons of brick piled upon your chance to get along in the world? Now look at it, Thomas. When you stole—yes, stole, my boy—those apples and pears, right away the secret monitor within told you that, if you were going to sell them, you would have to cart them away off to the other side of town where nobody knew you, and would think of asking you where Thomas Baker's son got apples and pears to sell.

"Then when you came home, that same little prompter within, who is both friend and foe, protector and traitor, according to how you take it, caused you to desire to exhibit your ill-gotten gains and to show off to your brothers, and when I asked you how you came by that dollar and a half, you at first tried to lie out of it. But this same inner monitor turned state's evidence and made you own to the truth.

"Now, Thomas, don't you see that, after all, the wrong road is the hardest road to travel? Thomas, I want to tell you now, that it takes a lot of practice to tell a lie and get away with it before the people who love you and have you real good at heart.

"Maybe you might lie to a stranger or some one who didn't care for you or wanted to see you fail in life, but these are not the sort of people that are *worth the trouble of lying to*, Thomas.

"GET that fixed firmly in your mind. They are not the people who could, if they would, help you get along in the world. Then why burden yourself with the wrong doing? I'm going to lick you, Thomas, and then I am going to take you to Farmer M—and make you tell him what you have done. Then you are going to work for him and pay him back every cent with interest that you stole from him today. You may not have me with you long, Thomas. I'm not feeling very well of late, but I'm going to do this much for you; I'll show you how to get started in the right direction and if it is to be my last will and testament to you I will leave you to judge if it has been a good inheritance."

"Then father got up and took down the strap from the wall and said, 'Take off your jacket, Thomas,' then I saw his face grow grey, and he would have fallen if I had not caught him and helped him to reach his stool. It was several days after, when they were talking about how father's will left everything to mother—just the little home and a small life insurance—that I recalled what I have since accepted as the codicil to that will, in which I found my true and rich inheritance *'It Does Not Pay To Lie—It Will Not Pay To Be Dishonest.'*

"That was the sum total of it—but translated into the words of King Solomon—it reads:

"Happy is the man who findeth wisdom and getteth understanding—for the merchandise thereof is better than silver, and the gain thereof than fine gold."

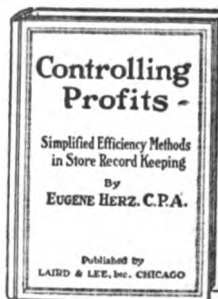
"THE next temptation came when I tried to avoid telling mother about this last talk with father. Upon the advice of friends it had been decided to send my brother Will and I away to some sort of school and my reluctance to go to that school was taken as just another sign that I was a thoroughly bad lot and didn't want an education.

"This time I knew that the criticism was wrong but pride held me back from taking mother into my confidence unto the very day before Will and I were to take our leave.

"Then I told mother that I could not go away to that school because father had decided that I was to work for Farmer M—. This statement, of course, surprised mother and in her coaxing way she soon had the whole story of my wrong doing and father's idea of correcting that wrong. Taking me by the hand she went with me to Farmer

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M—and listened to my confession—agreeing that whatever terms Farmer M—decided upon as to my work and recompense would be accepted by her.

"Thus I became a farmer's hired boy at the age of thirteen. I was up early and late, hoeing in the garden, weeding and often driving to the market for or with the farmer. I grew strong of body and — shall I say it?—Fertile of mind, for among the things that Wisdom taught me, when I began walking in her paths, was that 'the thing denied you is just the thing that appears most desirable.' I had scorned education when I had the opportunity to get in, but now that my whole time was taken up with an endless routine of farm labor, how I longed to get an education. Another thing that experience taught me and which I found was a direct leading of wisdom, was that when a man finds that he has no time to follow many avocations—he is pretty apt to select the one he likes and is best fitted for.

"IN the same way when you are denied a well rounded out education, such as a boy will get in a good public school or college, that man will more than likely select some particular line of study and devote himself to it. In this way great specialists come into being. It was so with me. Farmer M— gave me very little time for study after I had gone through our own little country school, but from the very beginning of my work on the farm I had discovered a strong inclination in me to make radical changes in some of the ways that the work was done on the farm. For instance, I learned that rows of growing things should never be planted broadside to the wind. That rows of growing corn, when planted on a hillside, stood a better chance of not being washed out in a heavy rain if those rows were made to cross the hillside in a diagonal line—rather than a straight line running up and down the hill.

"Again it was always a grievance to me to see the farmer's wife carrying water from a well situated several rods from the house, but the farmer said that this was the only spot on the farm where water was to be found. So I began experimenting and at last discovered that I could rig up a contrivance to pump the water up and into a pipe and thus carry it to the house. About this time, on one of our visits to the nearby market town, I chanced to see some civil engineers at work surveying a plot of ground and, boylike, got into a

talk with them and asked some questions.

FROM that moment I knew what I wanted to be. I wanted to become a civil engineer. The next time we went to town I looked up those engineers and told them that I wanted to become a civil engineer. At first the head man laughed at me, but seeing that I was in earnest he later told me that he was coming in our neighborhood the next week to survey some land for a neighboring farmer, and that if I wanted to do so, I might come along with them and see them at work.

"This was not an easy thing to do but by working hard for a few days and getting ahead of a new crop of weeds in the garden the farmer gave permission for me to go and watch the surveyors, which I did to my keen delight, and growing determination to learn civil engineering.

"The next day was Sunday and the surveyors were invited to have dinner at the farm where again I had the chance to hear them talk about their work—and one of the things they talked about was the proposed building of a steel bridge across the creek some five miles away. With keen pleasure I heard the chief say that he was a civil engineer and that he was putting in a bid for the building of that bridge as bridge work was his line of work.

"TO make a long story short, the chief, Mr. Ranson, did secure the contract for building the bridge, some six or seven months later. In the meantime he had surveyed some five or six tracts of land in and around our neighborhood and, after getting the farmer's consent, I had ceased working on the farm and had carried chains for the surveyors and when the chief began his work on the bridge I was again given a minor position with what was in those days thought a pretty good salary for a boy sixteen years old, for it was three years after father's death that I left the service of Farmer M—. Yes, may be the farmer did demand too long a service for a few apples and pears stolen, but my payment was big, very big. The price of that fruit was so exorbitant that it destroyed all desire I ever had to try to get something for nothing, and to make a profit. And then if I had not remained just as long as I did at the farm, I would not have taken that ride into the market town that day and there have seen the civil engineers at work.

"I was sixteen when I began my regular employment with the civil engineers at a

salary of eight dollars a week and board myself—and I am 28 now and yes—I have to pay quite a heavy income tax. You see that in getting wisdom I found out how to arrive at the understanding of getting along in the world. *It never pays to lie—it pays big interest to be honest—and industrious.*

“And above all it certainly pays to ‘specialize’ and if you can find a way to specialize in ways and means of letting the other fellow share in your good fortune, why you are adding a higher rate to your own interest.”

* * *

THE whole fabric of the so-called “monied interest” is founded upon that theory, whether the heads of those interests know it or not—or whether you yourself believe this to be so.

Take Mr. Rockefeller for instance. It has become the pastime of some people to cry down Mr. Rockefeller and the many enterprises in which he is interested, but I want to tell you now, if the thousands upon thousands of men and women who are employed and have benefited by the Rockefeller interests were not benefited by his enterprises, Mr. Rockefeller’s business would not last very long. It is because Mr. Rockefeller has made it possible for these thousands to be blessed by his efforts that he has been enabled to provide so handsomely for himself.

Who was it said “Give and it shall be given unto you, full measure, heaped up, pressed down, and running over?”

ANY practical psychologist will tell you that Mr. Rockefeller has knowingly or unknowingly been putting to use an unerring psychological formula and he has gotten big results simply because he has made himself a big vessel to hold—or contain—ever-present, ever-flowing, inexhaustible abundance of God, and that he has kept his channel for receiving open by making it possible for thousands and ever-increasing thousands to fill their own vessels alongside of his own vessel—HIMSELF, for we all just *channels* through which the cause of our being must express all He is, and He can do and all that He has.

Verily—the beginning of greatness is the desire to be great.

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Keep Your Balance

By EUGENE DEL MAR

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IT IS quite natural to look back with contempt upon that which one believes he has outgrown. Coming into possession of a greater power puts the lesser to shame.

That which was positive and resolute by reason of its superiority, has become negative and hesitant in its relation to that which now dominates it. It no longer stimulates or attracts. When intellectual methods prove more compelling than physical ones, the latter are apt to be looked upon disdainfully. When through intellectual processes a physical weakling masters a physical giant, the suggestion is likely to come that one may dispense altogether with the physical.

Spiritual power is so much superior to intellectual that, as one unfolds the former and comes to realize its significance, he is prone to deprecate the intellectual as an instrument of very doubtful value. Some would go further and condemn it to utter oblivion. And yet, man is a triune being — spiritual, mental and physical. Fundamentally he is spiritual and primarily physical, with a mental relation that may be made the means of a perfect and harmonious adjustment. While mankind functions in this existence, neither the spiritual, mental or physical can be dispensed with without injury to or destruction of the others.

The spiritual mountain peak affords a magnificent view, but it rests on a physical base, while its intervening mental strata sustain the spiritual heights in right relation. It is true that there have been strong mentalities in weak bodies, but no one would assume this to be the ideal combination. Nor would one seriously contend that mental idiots are the most sublime vehicles for spiritual inspiration.

AS MAN is evidently intended to be physical, mental and spiritual, while manifesting on earth, the ideal life must be the one that manifests physically, expresses mentally and realizes spiritually to the fullest extent of its threefold possibilities.

When one commences to really think or to think rightly, surely his physical instrument is not affected detrimentally. As his mind develops, his body does not necessarily decay and wither. The con-

trary is of the essence of Higher Thought conceptions.

In the course of time, each of us unfolds to a deeper or higher spirit realization; but is it necessary that the intellect be killed in the process of unfoldment? Must one decry the intellect because of the discovery of a higher source of power? The development of mental powers does not necessitate the degradation of its physical dwelling; why should the discovery of the spiritual life structure impel us to tear out its mental floors and stair-cases?

It is true that there are various and even obvious reasons why one should look askance upon the intellect.

The art of thinking has never been taught generally. Most people do not think, but merely register what has been impressed upon them. Their think-tanks are lacking in motive power, and mental inertia and phonographic records seem to be the normal and preferable condition. Why exert creative effort when one's mental disc will express his thought impressions with automatic exactness? Why, indeed?

THEN, again, the intellect is deceptive, and leads one into experiences, results, karma and the like! Well, well, well! Think what a life one would have without any of these interesting ingredients! Could it be called life, existence or manifestation? What would be the name, nature or significance of it? Can one imagine, much less portray, describe or understand it?

Of course the intellect is an imperfect instrument; is any instrument perfect, or even used perfectly except in the hands of a Master?

It is almost always overlooked that methods and processes become inverted on each successive plane of power. It is essential to the harmonious and simultaneous working on two planes of power that the analogies between the two be understood, so that one may at the same time exercise contrasting methods on the different planes. Mental processes do not follow physical methods, nor do spiritual processes follow mental ones.

IT IS sometimes said that the intellect deceives and deludes, that it is the cause of deception and delusion, and that

the physical world is nothing but an illusion and a sham.

And whence come such proclamations? Do they emanate from a perfect intellect claiming self-deception and self-delusion, or from an imperfect and immature intellect admitting its impotence? Is it a clarity of vision that realizes only clouds, or is it a cloudy vision that despairs of realizing clarity? Does it come from one who uses thought to proclaim the uselessness of thought? If so, what dependence should be placed upon that which is self-condemnatory?

UNIVERSAL principles are all constructive, and in human existence progress is always by way of addition. There is no Principle of Decay, although decay is one of the facts of progress. But such decay comes not by way of intentional destruction, but as an incident of construction.

As the intellect develops, the body becomes mentalized and lets go of the distinctively animal peculiarities, such as claws, horns and tusks, mane and tail, roar and howl. Similarly, with spiritual realization, the intellect synthesizes and attains to mellowness, sweetness and

ripeness. Gradually, it lets go of all that is inconsistent with the higher attributes.

The physical world is illusive in the sense that it is subject to the law of change, is a moving picture and impermanent. But it is not an illusion to those who understand that it is a moving picture, and who move harmoniously with it. To such as keep in exact time with its vibrations, it does not even seem to move.

That it is difficult to keep step with world or cosmic movements is no reason to condemn the world; for the illusion is not in the world itself but in the immature mind whose vibrations are ill-attuned.

IT IS claimed by many that the present difficulty with the world is that it is too intellectual; that if it would only stop thinking, or if the power to think were destroyed, the millennium would be upon us and happiness become universal!

Truly a strange idea; that after eons of development from a purely animal life through the agency of thought, we would destroy our liberator in order that greater progress be made!

The fact is quite the contrary. At no time in human history has the world been governed by intellect.

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It has always been the victim of human emotions. In the history of humanity a few Thinkers have served as milestones of human progress, and almost invariably they have been denounced and condemned by their contemporaries.

The saviors and sages of the world have been execrated and executed with almost unflinching regularity. It has always been a fact, and perhaps now more than at any previous time, that nothing arouses the fears of mankind as does a thinker!

AS IN the history of the race, so is it with the individual; almost every act is the result of emotion rather than intellect. In fact, unless the intellect has disciplined itself sternly to the observance of accepted and definite principles, it is almost impotent in the face of emotion, to which it readily capitulates.

Emotion is more primary than intellect, and man is essentially an emotional animal. It is no more natural for man to use his intellect as his sole guide than it is for him to stand on his feet all the while. Either is equally wearisome.

It is no more appropriate to compare intellect and intuition to the detriment of the former, than it is to compare emotion and intuition for the same purpose.

There is no antagonism between intellect and intuition; in fact, the latter—at least in its ordinary aspect—may be regraded as a sublimated form of intellect. Intuition represents the individual memory as compared with the personal memory of the intellect; comparatively speaking, intuition is of the subjective and psychic and intellect of the conscious and physical.

IT IS true that there is a direct cognition through the superconscious, on the spiritual plane; but this character of intuition—if it may be so termed—is not a possession of the many.

Doubtless, this is what many believe they possess; but, unless one confesses the utter uselessness of his God-given faculties, it is plainly evident that most of these claims are ill-founded. And if one is quite incapable of passing upon such claims of others, the latter must be equally incapable of placing a right estimate upon their own development or unfoldment.

When the intellect becomes conscious that there are planes of understanding to which its functions do not apply, when it comprehends the translation of intellectual into spiritual methods and their interrelation, and when emotion and intellect

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are related rightly and act and react harmoniously; then the intellect becomes ripened and mellowed, and has become harmonized into spiritual use. It would seem to be folly to destroy or even impair an imperfect instrument when it is open to perfection for the most sublime service.

The ideal life is that wherein the spiritual controls the intellectual—emotional, which in turn directs the physical; each higher realm imposing its characteristics upon the lower.

DEVELOPMENT is indicated by the extent that former voluntary activities have become automatic, so that one's starting point is always in advance of what it was previously. In this manner, physical methods are replaced by mental and these by spiritual. But man will function on all three planes as long as he manifests in form; and transformation and transmutation rather than destruction are the methods of development.

The chronic difficulty with the intellect is that its polarities are wrongly directed. It is usually positive or outgoing to the spiritual, so that it is impervious to the latter's influence; and negative to the physical, which imposes its terms of animal propensities.

As one unfolds and becomes responsive to subtle spiritual influences, the intellect gradually becomes positive to the animal plane and negative to the spiritual, which thereupon floods the mentality with its essence of cosmic memory and direct cognition.

EVERYTHING has its threefold aspects. Everything spiritual has mental and physical characteristics. Every activity is a threefold one. Each plane has its own methods and processes.

If any problem is to be solved, any harmony obtained, or any result achieved, appropriate attention must be given to each of its several planes. No one ever graduates completely from anything, only from a particular form or aspect. That which one rejects, ultimately he must accept; that which he excludes now, he must include later.

Keep your balance! Do not deprecate anything! Do not deny anything! Make the best use you can of what you have. Perfect the imperfect; ripen the green fruit.

Harmonize body, intellect, emotion and spirit. The intellect is a mighty instru-

ment, but it requires delicate adjustment and direction if it is to do its perfect work. When it is directed by animal propensities it tends to divide, to separate, and to invite discords. When spiritual influences dominate, the intellect becomes the passive instrument of divine service. Keep the balance!—*From Azoth.*

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COZY CHATS



By GRACE M. BROWN

THE brightest of sunshiny days.
The sweetest of radiant fresh air.

And before us a rolling velvety lawn decorated with a doll's dismantled tea table and various strewn treasures of child life, while a little apart from the tea table lie, prone upon the lawn, three distracted and surprised dolls and a still more distracted and screaming child.

What in the world is the matter, we frantically entreat, fearing from the protracted howls that some appalling calamity has occurred.

"Sadie slapped me," wailed the child.

"What for?" we demanded.

"Because I slapped her."

"Oh," we are becoming enlightened.

The screams become fainter and the sobbing little body sits upright and indignantly continues: "I spilled my tea over Rosamond's pink shoes and Sadie got mad and said I did it on purpose, and I slapped her, and she slapped me harder and then she upset everything and ran away and I just hate her," with a most heroic attempt to renew the weeping, which is a dismal failure.

Words fail utterly in the face of such a tragedy as this, so we readjust the pitiful little wreck of a tea table and restore the disconsolate dolls to their normally respectable positions, and decide that it is a pity to disappoint such charming dolls and we will have tea with them.

So we replenish the little fat tea pot and the tiny twinkling sugar bowl, and we find some candy and nuts to replace the discouraged bits of cake, and then we seat ourselves with great importance to have tea with the elegant and expectant dolls.

Strange, but a little brown head with a big nodding pink bow appears from a nearby summer house, and equally strange a little golden head raises its curls from the tea-dewed lawn, while two little stained weepy faces commence to look interested.

BUT we haven't seen the forlorn wee bits of humanity yet and we proceed to converse with the interested dolls and to express our sorrow that the two vacant seats are not occupied for we are having such a beautiful time and we have such interesting stories to tell; when most remarkably we discover the two precious

little mortals and invite them to come to our lovely tea party.

In about two minutes the glinting sun shine falls caressingly on two lovely heads very close to each other, and we are having the happiest time you ever heard about; and in a few more minutes two loving little girls have forgotten there ever was such a thing as trouble and hate and tears.

Which is the easier, to punish folks for being naughty or to forget all about it by manifesting different conditions?

Did you ever hear of big children behaving like those two darlings? Did you ever know of life-long friends and family ties being severed by trifles less than overturned teacups and resultant sneers?

And what is the use? Why do we not see that the joy of living rests in our own souls and that we are responsible for our own troubles as well as that we attract our own joy?

Life is so beautiful when we permit its beauty to abide with us.

■ ■ ■

THERE is no position in the world so humble but that from it may be evolved the most glorious and joyous life expression.

Do you remember Glory McWirk, dear homely bit of a motherless waif who washed dishes in some orphan home to pay for her "keep" and who probably did more work with her cheerful stubby child hands than some one who was paid wages for a lesser task?

This blessed Glory McWirk was always happy although she did wonder sometimes why, when there were so many good times in the world, that she wasn't "in 'em."

But Glory McWirk made up her mind that some day she would make some good times to suit her way of thinking and that she would be right in the "middle of 'em."

So she worked on persistently and patiently, never losing sight of her purpose, developing health in her cheerfulness, strength in her labor, and joy in her unselfishness, until she separated herself from poverty on all planes and established a home of her own.

Into this stronghold of love, Glory McWirk takes orphan children, such as she herself once was, and makes it her business

to give "em a good time" and she, great-souled, glorious woman that she is, is so filled with the joy that passeth understanding, that she sometimes takes a moment from her beautiful, busy life, to pause and wonder why God is so good to a humble creature like herself.

■ ■ ■

ONE breath of unselfish love in action is worth all the amusement in the world.

If people would recognize that the "good times" of this life are not found in amusement places but in an altogether different sort of activity, the world would change its attitude from weariness to rest toward a great many weary souls.

Our troubles are always the result of our own mental confusion.

Even the sorrows of life may be purified if we do not distort them; we may not be responsible for sorrow and it may be softened and balanced by love and repose, but trouble is confusion and we can refuse to admit it into our consciousness.

Someway when we associate with trouble it gets very familiar with us and the first thing we know it invites its friends and kinfolks to abide with us and we are overwhelmed with troubles of all kinds and description and of every shade and hue.

Let's be too big to pay any attention to trouble and see how quickly it will dissolve.

Let's be like Glory McWirk. She has no trouble; what are poverty and drudgery and lonesomeness to a soul as big as hers?

No, we have no trouble.

A Definition of Rotary

By BOLTON SMITH

*A BROTHERHOOD of practical men,
Who so thoroughly believe
All men to be "members of one another"
That they exalt
"Service above self,"
And by their lives' seek to prove
The truth of their motto:
"He profits most who Serves best."*

THESE lines are the result of much thought upon the real meaning of Rotary, on the part of Mr. Bolton Smith, of Memphis, Tenn., lawyer and business man, and a former president of the Memphis Rotary Club.

In sending this definition to the editor of the Business Philosopher, Mr. Smith says:

"You will notice that I introduce three quotations, one from the New Testament. The third is the motto of Rotary. The words from the New Testament are the common possession of the English speaking world, which is the world of Rotary.

"We know what they mean and understand their implication of ethics, religion, immortality, and all the great motives of the race.

"While they accomplish this purpose by arousing in the soul, as few other words could, all that is most sincere and high-minded, they suggest no factional differences, no creedal divisions. The Jew will subscribe to them as well as the Christian.

"Second, these quotations, by the very fact that they are quotations, stand out so that instinctively men using the definition will realize that the latter are a corollary or deduction from the former. If we are

members one of another, then it must follow that he will profit most who serves best.

"I would like your criticism on the definition. A definition must speak for itself, but one to whom I mentioned the matter thought that a definition ought not to have a quotation in it. The result of my own thought led me to exactly the opposite conclusion, as you will see by the above argument. I take it that the best quotation is one which carries to the consciousness of the man repeating it, the most complete realization of the thing defined, and this I believe can best be achieved by relating Rotary to its Great Source.

"Yours sincerely,

"BOLTON SMITH."

MR. SHELDON'S opinion was sought by Mr. Smith both because of their personal friendship and because Mr. Sheldon is the author of the Rotary motto, which he himself has defined editorially on several occasions, as well as in his notable address at the June international gathering of Rotarians at Edinburgh, Scotland.

In his response to Mr. Smith's request he wrote him in part:

"I have studied the definition of Rotary which you inclosed and like it very much.

"In fact, my thought thus far does not result in my having any suggestions or criticisms to offer.

"It seems to me you have thought out a very splendid definition. Personally I can see no objection to having a definition include a quotation."

Heaven on Earth

By HENRY VICTOR MORGAN

(A Vision of the Sinless, Sickless, Deathless Life—Fifth in a Series on the Lord's Prayer)

JESUS was an idealist, but unlike many idealists he was more concerned in idealizing the real than in realizing the ideal. When he taught us to pray: "Thy will be done on earth as it is in heaven," he flooded the commonplaces of life with glory celestial. Realizing as He did the spiritual nature of the universe, he perceived that Truth is not a matter of development or becoming, but that it now IS. In other words, he knew that all that ever will be possible is now possible. His was the science of Being.

In the light of this truth, every reader of this lesson can say: "All that I ever will be I now am." Illustrative of this, is a poem I am now contemplating writing, entitled: "To One a Thousand Years Hence." In this poem I try to image the earthly condition of the reader, and how crude and cumbersome our present means of locomotion and communication will seem to him. No doubt the secret of the glow-worm, how to have light without heat, will then be one of the accomplished facts of science; the direct energy of the sun will have been harnessed and used as available power for all necessary work.

THE chemists will have learned the secret of getting bread directly from the air. But this one thing I will say to my thousand year hence friend: "All that you have attained *was possible while I lived.*" Just so we realize now that all the conveniences of modern life were possible in the age of stone, when our remote ancestors were small of brain and strong of arm.

It is the message of the Absolute. Whitman sees this and sings: "There will never be any more perfection than there is now, nor any more heaven nor hell than there is now." God's world is finished, complete, perfect, and always has been. We can add nothing to it by taking thought, but we can, by taking thought, mould the all-pervading substance into new forms. Elizabeth Barrett Browning voices this truth eternal when she tells us:

Earth's crammed with heaven
And every common bush afire with God;
But only he who sees takes off his shoes.

We live largely in delusion. We are hypnotised by sense. Our lives are beset with the error of dualism. We live in the

element of time and postpone the day of our redemption. We foolishly believe that death will make us more spiritual, and that freed from the thralldom of flesh we will rise above matter and its laws on wings triumphant.

SUCH ideals are blood-suckers. It is all a delusion and a snare. Any ideal that does not realize God in the present, and that tells us of a far-off heaven, better than is now possible, is foreign to the mind that was in Christ. We will never escape materialism, we will never get beyond matter and its laws, and, if we could only see matter in the light of the spirit we would have no desire to do so.

To the mind that is dense and ignorant matter seems coarse, binding and impenetrable, but to spiritual insight: "It is fluid, it is volatile, it is obedient."

The spiritual bodies we dream about in the heaven of heavens will be composed of no other material than the bodies we now inhabit. I find this truth sublime voiced melodiously by Edwin Markham in a poem entitled:

"Earth Is Enough."

We men of earth have here the stuff
Of Paradise—we have enough!
We need no other stones to build
The stairs into the Unfulfilled—
No other ivory for the doors—
No other marble for the floors—
No other cedar for the beam
And dome of man's immortal dream.

Here on the paths of every day—
Here on the common human way
Is all the stuff the gods would take
To build a heaven, to mould and make
New Edens. Ours the stuff sublime
To build eternity in time!

IT is the vision of fulfillment. Let the mind that was in Christ enter the most diseased, decrepit, malformed human body on the face of the earth, and that body would be instantly transformed into a palace of delight, a temple not built with hands, eternal in the heavens.

In a deeply mystical sense, heaven represents our highest consciousness, while earth represents our bodies, the materialization of that consciousness. We can not think outside of form, and form is a quality of matter. Every body of man,

angel or archangel has form, while Pope carries the conception of form even to the body of God:

"All are but parts of one stupendous Whole
Whose body nature is, and God the soul."

When we realize that heaven stands for mind and consciousness, and earth for the bodily materialization, how significant becomes the words: "Christian Mind Healing." To what heights of possibility does it lead when we know that all we have hoped or dreamed of the emancipated heavenly life, free from sin, sickness, old age and death, was in the mind of Jesus as possibilities here on this earth when he taught us to pray: "Thy will be done on earth as it is in heaven."

EMERSON'S "Hitch your wagon to a star," daring though it is, pales into insignificance when compared with the ringing command of Jesus, "Be ye therefore perfect, even as your Father which is in heaven is perfect." Trained in limitation and self-depreciation as we have been, our minds stagger before the tremendous import of these words and we are inclined to agree with the theologians who tell us that Jesus did not mean what he said. Let us be very bold, remembering that "The kingdom of Heaven suffereth violence, and the violent take it by force." Let us tune our ears to the voice of God rather than the mutterings of the theologians.

The sin of sins is postponement; now is the accepted time; now is the day of salvation. Realizing that it is "God who worketh in us" we cannot hope or dare too much; all the laws of God are now operative; the sinless, sickless, deathless life is now-possible, else Jesus would not have taught us to pray: "Thy Will Be Done on Earth as it is in Heaven."—From *Now*.

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The Gossip of Disaster

IN THE Summer of 1920, the newspapers assured us solemnly and repeatedly that the car-shortage was so great, and the coal mines so far behind with production, it would be impossible to furnish sufficient fuel during the winter of 1920-21.

What happened? Coal yards were glutted with coal. There was more coal than the public needed.

The condition of shortage was a mental condition—and it was made impressive by its frequent appearance and the strong assurance that both coal and cars were short beyond redemption.

People have ceased worrying about coal. But—they are worrying about "the panic." Now, let us see what has happened after other panics:

Everybody talked about the "hard times" until it became a thread-bare topic. Nobody could say just when and how prosperity returned, because prosperity is only the sum-total of the efforts of the millions of workers in the land. It came—silently—easily, and eventually swelled into a boom.

THE same thing will occur again. It will happen because while men and women are gossiping, they are trying. Business is made up of effort. There is as much energy in the land as there ever was; there is even more experience than in the past.

This time, we have an added psychological horror: Europe is bankrupt. There is no doubt that Europe never will pay its debts. There is no hope. Nothing but a blank wall facing our future efforts. Even as Europe starts buying and buys more and more, the echo of the gossip of disaster will remain—until people become weary of hearing their own voices bemoaning the period in which we live.

It has always been so—and ever will be. It is but an adaptation of the, "Did you hear the latest?" that ushers in a character-riddling over the back fences!

KEEP on doing your best—and refrain from gossiping about hard times. Pay little attention to the published statements of experts, because they are oper-

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ating on a theory of "relativity" similar to Einstein's, but not so good. They look in all but one or two directions, and invariably those are the right directions!

Time was when we worried about the dire and doleful predictions of a well-known Wall Street expert—but ardent study proved to us that he missed it badly at times. Then we ceased to worry!

Prices were too high, weren't they? Prices must come down. That will cause upsetness—but it is making for a healthier and better business future. Readjustment is like a bilious spell. It is quite an upheaval for a time, but afterwards, the entire business system is cleared up.

NOBODY is a prophet of market conditions, labor or capitol.

Yet there are thousands of false prophets, whose "reasons" sound convincing. Until someone can look into the minds and hearts of all persons, will it be possible to make a safe prediction.

Believe not the croakers or the market prophets, but do your best—for your own sake first, and then for the sake of—everybody.

The efforts of all persons, added together, make business—and markets, and everything else in the world of commerce.

So stop worrying, and do the best you can. If everybody does the same thing, prosperity will return—just as it has returned always: quietly, easily, without tooting horns, to come and abide with us for a season, and to be a reality months before anybody seems to know that it is here!—*Popular Psychology*.

What is the Answer?

THE average child in the United States goes to school only 6.7 years despite the fact that the states provide 12 years of elementary and secondary schooling, the United States Bureau of Education points out through a statistical report prepared by H. R. Bonner.

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Anyone who reads the articles and fails to absorb some new thoughts, ideas, or additional inspiration, is surely run down and past redemption. They had better hit for the swamps of backwardness. I get so busy reading, I almost forget to do necessary work. Yours, in the Heart of the Ozarks. GEORGE W. NICHOLDS,
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(Signed) R. S. PLANT

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A BILL OF RIGHTS FOR TOILERS

(Continued from page 32.)

weapons employed to demoralize the opposing forces; but our present industrial conflict offers a counterpart for the air raids, the poisoned gases, the hand grenades, the submarine, and all the other weapons in the arsenal of war.

IT would be impossible for me to suggest any new weapons for labor to employ or any new demands for labor to make. My sympathies are altogether with the toilers, for him who goes down into the depths of the earth, or scales the heights, or from morning till night keeps watch over the machine of which he is merely the human part.

To him who by his sweat and toil has liberated and transformed the crude forms and forces of nature so that we may be warm in winter and cool in summer; so that we may be clad in garments and fed with foodstuffs gathered from the ends of the earth; so that this world may be a pleasant abiding place for the sons of men; so that all of life need not be ceaseless grind and toil, but rather a place where rest and labor can be tempered in such due measure as to allow to men their fullest stature—to him who does this we can well afford to pay our tribute.

(Editorial Note: The series upon the subject will be continued by Mr. Keebler in the August number.)

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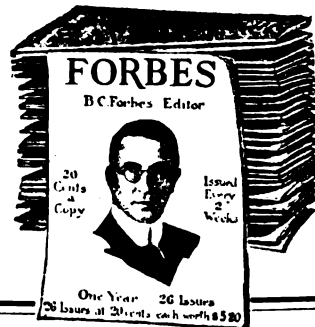
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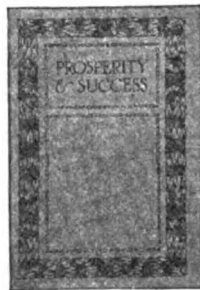
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The True Biblical Idea of God

By SOLOMON COHEN

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"And thou, Solomon my son, know thou, the God of thy father, and serve Him with a noble heart and with a willing mind; for the Lord searcheth all hearts, and understandeth all the imaginations of the thoughts: if thou seek Him, He will be found of thee" (First Chronicles 28-9).

FIVE hundred years ago, he who dared express a doubt concerning a religious belief invited swift persecution, and risked the pangs of rack and stake. We burn no "heretics" now. Bigotry and superstition are not yet wholly extinct, but in this age of general enlightenment, their venom has to expend itself in ridicule and abuse.

The exponents of an idolatrous fanaticism still fatten on the ignorance of their dupes; but the time is at hand when the very book whose message of light and truth they have so shamelessly perverted shall become the instrument of their destruction.

In spite of all their countless variations of sectarian belief, the religions of the Western world have this in common: they accept the thirty-nine books of the Hebrew Scriptures as a fundamental source of religious doctrine.

If only the real significance of the teaching set forth in this wonderful library of wisdom were understood, how quickly the fanatics would be clamoring for the destruction of the very writings they now look upon as the bulwarks of their preposterous creeds! He who reads the Hebrew Scriptures with eyes to see, and a mind to understand, will find more than one explicit denial of the notion we may call the very cornerstone of the whole edifice of bigotry and superstition.

THIS idea has manifold disguises. Put briefly, it is the assumption that God is a personal being, existing apart from the universe and man, to whom man is in duty bound to offer worship and devotion. From this initial supposition are derived all the ramifications of the colossal system of error and imposture which has thrived through the ages upon the ignorance and fear of its victims, and which, even in this age of enlightenment, seeks to fasten upon humanity the shackles of unquestioning obedience to a self-constituted ecclesiastical authority.

I maintain that the Hebrew Scrip-

tures contain no authority for this idea of a personal God. Here and there, of course, are passages which seem to convey this view. We must remember, however, that these thirty-nine books represent many shades of opinion, and many degrees of enlightenment. They are not infallible documents dictated by a Divine Being. Since they were first written, they have passed through the hands of many copyists, and because they were inscribed on destructible materials, the oldest copies extant are comparatively modern. So there is plenty of room for errors to have crept in, not only through carelessness, but also through deliberate intent to deceive. Nevertheless, I hope to be able to show that the Bible, both explicitly and implicitly, teaches a doctrine of God which is a flat contradiction of the notion that the Lord is a being dwelling in some far-off heaven, apart from man.

MOSES, the law-giver, shall be our first authority. Educated in Egyptian temples, initiated into the mysteries of their secret wisdom, he must have known that behind all their multiplicity of gods, the Egyptian priesthood recognized the Self-existent, Omnipresent, Omnipotent LIFE-POWER, which, because it is *Omni*-presence itself, cannot possibly be regarded as a separate personal being.

But we do not have to content ourselves with inferences. The words of Moses himself give a clear statement of his idea of God. Plain and simple, so that a child may grasp the truth—yet so full of secret significance that one might write a book about the hidden meaning of the "Name of the Lord."

I shall content myself with the obvious plain meaning. But I speak of the deeper significance as a hint to interested students. In Exodus 3 we read: "Thus shalt thou say unto the children of Israel, I AM hath sent me unto you." The Name of the Lord, then, is I AM. Again, it is written in the fourth verse of the sixth chapter of Deuteronomy, "Hear, O Israel; the Lord our God, the Lord is ONE," for this is the literal translation of the Hebrew original.

That is to say, the I AM is ONE, without a second.

Now, this Name of the Lord, the ONE I AM, is none other than the "Lost Word" which was the object of so much speculation during the Middle Ages. This is the Name, the knowledge of whose secret meaning and power was the very foundation of Solomon, for we read in I. Kings x., that "when [the Queen of Sheba heard of the fame of Solomon concerning the name of the Lord, she came to prove (i. e., to test) him with hard questions." And this Name, or "Word of Power," is further revealed to us by another passage in Deuteronomy:

"It is not in heaven, that thou shouldst say, Who shall go up for us to heaven, and bring it to us, and make us hear it, that we may do it? Neither is it beyond the sea, that thou shouldst say, Who shall go over the sea for us, and bring it unto us, and make us to hear it, that we may do it? But the Word is very nigh unto thee, in thy mouth, and in thy heart, that thou mayest do it."

NIGH unto us indeed, so close that its very nearness and familiarity make us overlook it! For it is none other than the present tense of the verb "to be," the simple statement "I AM," that we all use a thousand times a day. "I AM" is truly "in our mouth, and in our heart." It is the fundamental fact of our being, the very core of our existence. The very essence of the Mosaic doctrine of God is the idea that this I AM is ONE, without a second.

I AM is the Name of the Infinite Spirit of Life. To divide the Infinite is a mathematical impossibility. Hence there must be one I AM manifesting through countless personalities, though itself remaining impersonal. The I AM in John Smith is the I AM in Henry Jones. The I AM in the heart of the sun is the I AM that holds the molecules of water together in the rain-drop which reflects that sun. All things and creatures are but manifestations of the ONE, and that I AM is not to be worshipped as a far-off God, nor to be propitiated with sacrifices.

Isaiah says, "I am the Lord, and there is none else. I form the light, and create darkness; I make peace, and create evil; I am the Lord, that doeth all these things." There is nothing equivocal about these words. They state plainly that God is the One Power that does all things. They drive the idea home and clinch it with the statement that this One Power creates all those things that men call evil, as well as those that men

call good. Whatever is manifested, no matter how men regard it, it is the result of the operation of this One Living, Intelligent Energy, which manifests in human beings as the central fact of their existence, the I AM in our mouths and in our hearts.

THE key to the mystery is the fact that the process by which the I AM becomes manifest is one of unfoldment. "First the stone, then the plant, then the animal, and then the man," is the way the ancient Hebrew philosophers put it. Consequently, there has been a progressive development of human consciousness. In its lower degrees it cannot grasp the unity of Being behind the multiplicity of appearances. Man, in this stage of development, worships stocks and stones. A higher development enables him to grasp the idea that invisible causes produce visible effects, and then he thinks the gods enter, by some magical process, into the idols he has made. Gradually the conception of unity transforms the belief in many gods into the idea of a single deity; but not until man grasps the truth that this One God is not a person, but an all-pervading, intelligent *Power*, central in every human life, can he read the Bible with understanding.

This One Power creates evil as well as good, darkness as well as light. It brings us to the realization of truth: it also finds expression in our mistaken notions. This is inevitable, because the creative method is one of gradual unfoldment, and the early stages of that unfoldment are bound to be imperfect. Hence it is written in Genesis xi, 7: "Come, let us go down, and there confound their language, that they may not understand one another's speech."

HE WHO can read between the lines may discover much from this story of the Tower of Babel. Observe that one of the reasons for the undertaking was lack of knowledge of the Name. "Let us build us a tower, and let us make us a name." Notice, too, that the whole edifice was based upon substitution of inferior materials for those which ought to be used in building. "And they had brick for stone, and slime had they for mortar."

Whenever man relies upon his little inventions and make-shifts, whenever he

(Continued on page 59.)

Tenants-in-Trust

By A. G. GRAVES

Memphis, Tenn.

THIS significant phrase of the late Charles Cuthbert Hall called forth the following from "The Biblical World:"

"Our present possessions, material and spiritual, are almost wholly an inheritance from preceding generations. We are born into a civilization, a government, a literature, an art, a religion that we did not produce, but which are the slowly created products of many centuries.

"They are ours to use for the brief space of a lifetime, not as owners but as tenants, and at the end of our tenancy, not to surrender it after the fashion of some conscienceless tenants of other people's property, wasted and diminished, but to pass it on to the succeeding generations enhanced in value.

"The development of a sense of obligation to those who are to follow us, based on the fact of having received something not from them but from those who passed this way before us, is a fairly accurate criterion of the state of civilization we have reached.

"To take what has come down to us from the past, consume it and waste it, regardless of the welfare of unborn generations, is a mark of a savage or a decadent race.

"To live for those we have not seen, and cannot see; to be willing to sacrifice our comfort and ease, even life itself, that men coming after us may stand on a higher plane than we ourselves occupy, may have a clearer vision of truth and a larger outlook on life—this is a moral achievement of a high order."

HERE is a question for the business man to consider. Why does he continue to live and do business?

Does he feel the solemn obligation of so conducting his affairs that generations to come will be better situated, happier and at peace because of the forward-looking, unselfish management of his business?

It is frequently stressed today that the ideal of Service must be before the man who expects the continued patronage and good-will of his fellowmen. But to hold one's business as a tenant-in-trust, and to conduct it so that the city of tomorrow shall be better, its business activities permeated with an honesty and integrity otherwise impossible—that, surely, is an achievement of a high order.

But is this too much to expect of a man who appreciates the part the community has played in his own progress, who has enjoyed the protection of its laws?

Outside an atmosphere cleansed by the ethical purposes and ideals of those who preceded him, his progress would have been impossible. There is a solidarity of business life which connects past, present and future generations.

The sweet and beneficent influences of the world which makes possible the successful prosecution of our business enterprises have been created for us by others. We did not lift our finger to get them. Generations upon generations have been at work making the world just as it is. What inexhaustible treasures have been stored up for us by the thousands who long ago left this earth!

WE came with empty hands and the great and good of former days filled them with the choicest gifts. The only way we can discharge the great debt against us is by using wisely and unselfishly this heritage, leaving for those who come after us a comfort and a blessing which we did not find.

So shall we help to raise just a little the standard of human life—the standard of civilization. Our debt to the past makes more solemn and binding our obligation to the future.

The spirit of the twentieth century is this: Live for the tomorrow of your city and your world. Let your work be the permanent sort, the life you live the far-reaching kind.

You have no right to cut down a tree which generations to come will need for shelter and comfort or for the beautifying of the community.

You have no right to leave behind germs of disease which will develop and in years to come be a menace to the world.

You have no right to sow the seeds of dishonesty in business which will make it a little harder for the young man of tomorrow to be honest and upright in his business transactions.

IT was a great message which the late Franklin K. Lane gave the world during the Great War: "America is not the name of so much territory. It is a living spirit, born in travail, grown in the rough school

of bitter experience, a living spirit which has purpose and pride and conscience, knows why it wishes to live and to what end, knows how it comes to be respected by the world, and hopes to retain that respect by living on in the light of Lincoln's love of man as its Old and New Testaments. It is more precious that this America should live than that we Americans should live."

A magnificent ideal for the dark and critical hours of the war, but just as magnificent and glorious for the days of peace.

Step by step, the commercial men of the present day are ascending the Mount of Vision where they can see the kingdoms of the world, present and to come, spread out before them.

And for the sake of realizing the vision of a righteous America and a righteous world tomorrow, they are becoming willing to submerge their little interest, precious though it may seem, in the good of all humanity.

We must make our city and our world of tomorrow better for our living in it. This means we must be faithful tenants-in-trust.

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THE TRUE BIBLICAL IDEA OF GOD

(Continued from page 56.)

ignores the solid rock of basic truth, written throughout nature for all to read who have eyes to see, his efforts are foredoomed to ultimate disaster and confusion. But even by these failures he learns. They are part of the process of unfoldment, and the mistaken efforts of mankind are just as truly manifestations of Life-Power as the greatest human successes.

This fact is one of the mysteries confronting all students of the hidden laws of life. All things are manifestations of a single Power, and the highest human expression of that Power is love. Yet a lower manifestation of love is just what creates the illusion of a Divine Personality. Man feels instinctively that he is the expression of a power far greater than his personality. Upon that Power he feels dependent. To it, and rightly, he attributes a might and wisdom far transcending anything expressed in human life. He loves the Source of his existence, but he falls into the error of thinking God is outside the universe and apart from man. Thus love is perverted to serve the ends of superstition.

IN YET another form love leads us astray. Our love of precedent and custom; our love for the ideals and forms honored by our parents; and, most of all, our petty love of the opinions of other people, hang a veil of error between us and the light of truth. But even this is a stage of the great unfoldment of the One Spirit. Sooner or later it shall pass away.

A child plays with her doll, and her imagination makes it live. Childish humanity loves its man-made gods, and while the glamour lasts, believes they are alive. Dolls and gods have their appointed place in the universal order, but when a grown woman plays with dolls we send for an alienist, and humanity has now grown old enough to put aside its idols. One all-pervading Spirit of Life is the Creator, Preserver, and Transformer of all things; and that Life-Power is within us all. We have no need to worship a far-off divine personality. Our God is here, and the only worship worthy of the names is the worship of right action, which shall make each man and woman a free channel for the limitless possibilities of Infinite Life, the One I AM.—*Azoth.*

. . THE . .

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P. O. BOX 494

CHICAGO, ILL.

THERE are signs on the horizon, which have become more apparent since the beginning of the new year, that the extreme depression which has occurred in some industries is nearing its end. Business generally has recovered its normal state of mind. Any danger which may have existed of either industrial or financial collapse is now safely passed. —W. P. G. Harding, Governor of the Federal Reserve Board.

"But Not to Sleep"

By Arthur Frederick Sheldon

BUT not to sleep," we move asunder
Our paths grow wider as we slowly grope
long the deck. We marvel, and we wonder
we'll arrive, and then we go to bed,
at not to sleep.

at not to sleep, we gather false impressions,
and hug them closer as the miles go by,
we imagine for one holy minute,
as those big waves there rise and fall, and live and
die,
that we shall sleep.

at not to sleep—poor souls with empty stomachs,
they feed the fishes with but empty sound,
the poisoned shafts of all that they have eaten
having departed ere they hit the lounge,
at not to sleep.

at not to sleep, we make so much of trifles.
The storm, the fire, and Kipling's fancy's flight
have often spoiled our fondest expectations,
and on our souls there falls the chilling blight,
I cannot sleep."

at not to sleep—how many heads are aching
from bumps too many. Ah! yes, today,
how many hungry hearts are breaking,
as meals all paid for pass away,
and then no sleep.

at God, if seas could be a little calmer,
the fires would quench and Kipling cease to peep,
at God, if shores would draw a good deal nearer
to one another. We'd feel nearer then to Thee,
and we could sleep.

Editorial note: The above verse was written by Mr. Sheldon several years ago on the occasion of an ocean trip to England. He recalled the lines during his trip in June, when he went abroad as the guest of the International Rotary Clubs, to deliver one of the principal addresses of their world convention at Edinburgh.

If there are nice things you want to buy, and they are necessary, buy them; it do not squander your money—save it.

How can one be ready for the glorious opportunities ahead of him unless he has cultivated the habit of economy and prudence? He must save all he can in season and out of season.—John D. Rockefeller.

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Mrs. Brown is a student of the deeper things of life. She was for a number of years editor of *The Essene* and has written for a number of other magazines. Her home is in Denver, Colorado.

The book to which this little article has reference is "TODAY." It is compilation of her thoughts on life and its meaning, arranged in short paragraphs, one little essay for each day in the year. Each paragraph is a gem of pure reasoning.

In the introduction Mrs. Brown explains why she compiles these lessons in the art of living. She says:

Foreword

IN this day of transcendentalism and intense demand, with its rapid response, the heart sometimes longs for simple statements of facts apart from consecutive philosophy or accepted creeds.

We cannot ignore what may seem to us to be the lesser things of life, if we do, they very soon accumulate and rise in their co-operative might to overwhelm us.

Possibly common sense is an old fashioned virtue but it helps mightily in holding us close to the earth home while we are unfolding toward the consciousness of our universal position and its attendant power.

So it occurs to me that it will be an acceptable aid to students of truth and to lovers of life in its daily necessity, to have this book with its word for a moment which may suggest the cheer thought for the day.

There have been many days of physical rebellion and many days of mental unrest, but today is the day of that great spiritual awakening wherein a world is entering its birthright of consciousness and freeing itself from all religious dictatorship and claiming its right to know God directly for itself.

Therein rests the glory of living, and no soul is so frail and so humble but that it can do its part in the ultimate interblending of humanity with divinity.

And we only want to do our part—you can not live my life and I can not live yours. You can not judge my life nor shall I interfere with yours, but we can help each other and love each other and let the soul shine of us radiate so clearly that the whole race may feel its vivifying force.

Truly, men are coming into their realm of angelhood which is nothing more nor less than the right angle of his relation to God.

Then he shall know that only the real of himself can live—only the truth of him can endure—only the God-man has any place today and all the burdens which he has assumed, all his sorrow and sin, all his poverty and woe, all his sickness and death shall be laid upon the universal law of his own creating and be dissolved therein.

Come my brothers and sisters, let us declare for the word of truth which frees the race from all that binds it down.

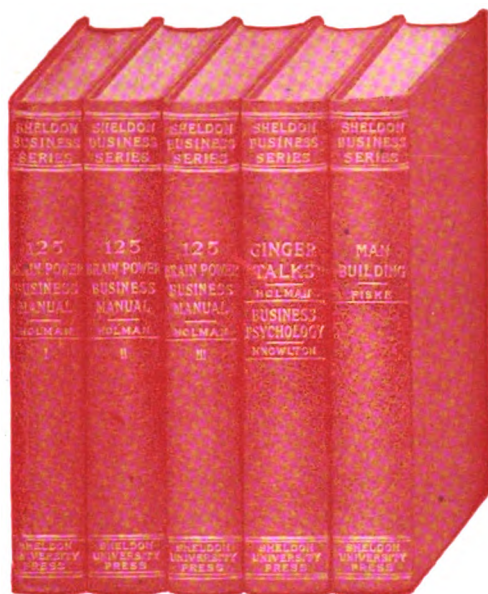
Let us think and speak in the spirit of love and then let us act in the spirit of wisdom.

And above all let us use our common sense and keep our feet firmly founded upon the earth that in our transcendental desires we may be balanced in our every-day work which is the pathway that shall lead us to fulfillment of those desires.

STILL other thousands would have been influenced by this little book if it had ever been placed on general sale at book stores, but although it was printed several years ago, it has only had a limited sale from Mrs. Brown's own home. In order that readers of this magazine may have an opportunity of reading it, *The Business Philosopher* has prevailed upon Mrs. Brown to permit us to accept orders for "TODAY." You may have a copy post paid, bound in limp black leather, for \$2.00. You will receive the book within a few days after we receive your order. May we send you a copy?

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Philadelphia, Pa.

Homer L. Higgs, Manager West Tenn.,
734-735 Exchange Building,
Phone Main 589.

Mr. R. L. Taylor, Southern Manager,
Sheldon School, Memphis, Tenn.

My dear Taylor: When you and I were boys we attended college together, but time drifted us apart until a few months ago, when you approached me with the Sheldon Science of Business as a course suitable for my needs.

I only wish you or some one else had approached me with this wonderful course many years ago, and saved me so much inefficiency in my business career. I want to thank you personally for what this course has done for me.

I have sent in test papers on seven books already and shall complete the whole series as rapidly as possible. With much care have I noticed the fundamental principles upon which Area Science is built, and I am absolutely satisfied that they are sound. In the short time I have given to the study of Sheldon's Science of Business, I am frank to say that it has already repaid me many times the cost of the whole course.

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Yours very truly,
(Signed) HOMER L. HIGGS.

HLH:LS

The Sheldon School, Chicago, Ill.

Gentlemen: Have seen most of our seventeen officers lately who subscribed as members of the Sheldon School course. All seem to have been greatly benefited and a few vastly improved by the study.

I feel that you, Dr. Sheldon, have proven a benediction to our lives, and a blessing to our business—for we are now men of broader vision and capable of many times more service.

Yours very truly,
(Signed) J. F. THOMAS, President,
Grenada Bank, Grenada, Miss.

THE CHINA SPECIALISTS
10 Donegall Square West
Belfast

Arthur F. Sheldon, Esq.,
Chicago, U. S. A. 24th November, 1920.

Dear Mr. Sheldon: I wish to convey to you my greetings, first as one who has taken the Sheldon Business Course, perhaps the first student in Belfast, and probably the first student in Ireland. I also send you my greetings as one who has been so interested in the Course as to recommend it to a great many other people. I send you my greetings again because of the work that you have done for the good of humanity, working through the lines of least resistance by means of the motto "He profits most who serves best." And I send you greetings again as President of the Belfast Rotary Club and this last greeting I shall thank you to pass on to all our friends in the Chicago Club, for such we believe you are.

Our immediate Past President has seen your pamphlet "He profits most who serves best" with a short message from Paul P. Harris and thinks sufficiently well of it as to wish to put it, with my help, before every member of the Belfast Club. I want, therefore, your permission to print 150 copies of this for our Club. I hope to have a discussion on this pamphlet in our Club at an early date and so we shall cooperate with you in spreading the knowledge of the LAW of Service. With cordial greetings, Yours sincerely,

(Signed) CHAS. E. WHITE, President.

BOLLING SIBLEY
General Agent
The Penn. Mutual Life Insurance Co.
American Bank Building
Memphis, Tenn.

Mr. R. L. Taylor, February 21, 1921.
1517 Union & Planters Bank Bldg., Memphis.

My dear Mr. Taylor: I wish to say that I have been a student of the Sheldon Business Science Course for some years and I take pleasure in commending this course to anyone who wishes to improve himself whether in the capacity of salesman or otherwise. This course is most interesting and holds the attention of the student from the very first lesson.

Yours very truly,
(Signed) BOLLING SIBLEY.



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The **BUSINESS PHILOSOPHER**

Volume XVIII

AUGUST, 1921

Number 8

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By J. Lee Allen

KEYS TO SUCCESS

By Orison Swett Marden

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ARTHUR J. FORBES,
Managing Editor

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THE BUSINESS PHILOSOPHER,
Memphis, Tennessee, U. S. A.

A Statement of Policy

THIS magazine, while it advocates the Principle of Service, as applied to business, and not only to business, but to Life, and to all human activities, does not undertake to propagate any special teaching. It seeks rather to be a nation-wide forum for the expression of the best thoughts of others, as well as for the personal views of the members of the editorial staff.

It must therefore be understood that the publishers of the BUSINESS PHILOSOPHER do not necessarily indorse the teachings or statements appearing in all articles contributed to its columns; in fact, it frequently is the case that the editors distinctly disagree, but they consider it their province to publish such articles from leaders of thought in all lines of human endeavor and to let their readers think and decide for themselves.

The BUSINESS PHILOSOPHER is in this way an idea-exchange, to which each of our readers is invited to contribute his thoughts or experiences. The editorial board selects each month a variety of articles, which are passed along for our readers' consideration or criticism.

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Rotarians Declare Principle of Service Should Be Taught in Schools Throughout the World

The International Association of Rotary Clubs in session at Edinburgh, Scotland, in June, after the delegates had heard Mr. Sheldon's address on the philosophy of Rotary which was delivered on June 14, passed the following resolution:

WHEREAS, It is the conviction of Rotary that the Principle of Service, for which Rotary stands, represents the controlling natural law of human relationships, and

WHEREAS, We are convinced that the greatest public service Rotary could possibly render lies in our opportunity to exemplify and promulgate the Principle of Service, and

WHEREAS, We are also convinced that the best method of getting this principle universally understood and applied is by teaching it to the youth of the world, therefore it is

RESOLVED that the I. A. of R. C. in annual convention assembled hereby affirms its belief in the Principle of Service as an educational factor, expresses the hope that it will one day be taught in the schools of the world and counsels the friendly auspices of Rotarians everywhere to that end. •



The Philosophy of Rotary

An Exposition of the Fundamental Truths of the Principle of Service

By ARTHUR FREDERICK SHELDON

NEAR Sissons, Northern California, three springs are flowing. Fed by the eternal snows of Mount Shasta, they will never run dry. These three springs unite and form a stream. That stream is added to by other springs and streams along the way until it finally becomes the Sacramento River. Before it finally feeds the sea, it has become a mighty river, potent with individual power.

The traveler who perchance has seen the three small springs which form the source has indeed enjoyed a lesson in the latent possibilities of small beginnings.

But rivers have no corner in this matter. Mighty movements sometimes spring from small beginnings.

A few years ago our honoured founder and President Emeritus met with three friends in Chicago for a noon-day meal. They met again and yet again. They enlarged the group. They found in the words of William Morris that "Fellowship is life, and the lack of it is death."

At those lunches they tasted of the joys of fraternity made a fact, and came to see that man truly "cannot live by bread alone." They sensed the blessings of the Brotherhood of man made real. They resolved to make the meetings permanent, and formed the first Rotary Club. When they made that move, they doubtless little dreamed that they were then and there starting a stream of constructive influence, which would ultimately wend its way throughout the world, until it touched the furthestmost boundaries of the Kingdom of Man. But Rotary has already done that. To-day it feeds the vast sea of human thought to the eternal good of all the world, for its influences direct and indirect are indeed far reaching.

ALREADY the river of influence flowing from the spring of that Chicago meeting has formed a "Gulf Stream" of constructive thought which has traversed the seas, and connected Continents with the bonds of Brotherhood.

To-day, only twelve brief years from the day of our birth as an organization, we find ourselves holding an International Convention in the historic city of Edinburgh, with some 1,200 or more men

traveling from America to attend.

Greetings, Edinburgh. Greetings, The United Kingdom. Long live the King, and Long live the President and the Republic, and may Rotary help to weld the Anglo-Saxon race into a people more and still more closely united in purpose and in action in the spirit of Service to all nations.

Had one of the pioneers of this now mighty movement even dared to predict this convention in the early days, he could have but been counted a dreamer, whose dreams could not come true. Such a thing has never before been done in the whole history of conventions. This chartering of two ocean steamers with which to carry delegates to a convention across the sea is something new in the world, something big, vast, a stupendous undertaking successfully executed.

It is a tremendous tribute to the potency and power of Rotary already, although yet young. It is wonderfully prophetic, of what it may become as a man building, business building, community building and hence, a world building power.

Paul and his fellow pioneers builded better than they knew when they started Rotary. Who knows but he like that other illustrious lawyer Paul who journeyed Damascusward may have seen the "Great Light." Here's to "Paul," long may he live and prosper, and brighter and still more brightly may his light shine, and may he send us many "Epistles."

And now it becomes my duty and my privilege to address you on the subject of "THE PHILOSOPHY OF ROTARY."

The honour of having been invited to address you, and especially upon this occasion and this theme is very great. The honour is keenly appreciated I quite assure you, and yet it was with not a little reluctance that I accepted the honour. In the first place it is somewhat difficult to state a Philosophy of Rotary pleasing to all. This is especially true at the present state of development of the science of human relationships.

UNTIL the wholly natural laws of human relationships are universally understood, human opinion is bound to differ concerning the *Philosophy of Service*, and that in final analysis is what the

*Address delivered at Edinburgh, Scotland, on June 14, 1921, at the international convention of Rotary Clubs.

Philosophy of Rotary is. Possibly then it might be more modest, and more in accordance with fact, were we to term this paper "The Philosophy of a Rotarian," rather than the Philosophy of Rotary. Each will then feel quite free to consider it, but a suggestive contribution to the Philosophy of Rotary in the process of its gradual evolution. But the difficulty indicated is not the only contributory factor to the feeling of reluctance with which I undertake that which I hope will prove a service to Rotary.

I approach a discussion of this basically important theme, not wholly insensible of the fact that there are many in all who are prone to look somewhat askance at the term "Philosophy."

It was not so very long ago when many tended mentally to arch their eyebrows and shrug their shoulders, when even the term "science" was used as related to human relationships, and notably when applied to commerce and industry. And the term Philosophy is even more "high-brow" than is the term "science." The day of prejudice against the term "science" as related to manufacture and distribution has very largely passed away, and the practical business man of to-day quite generally welcomes "science" as the handmaid of progress, and the mother of *quality*, *quantity* and economy in manufacture and distribution. But there are many, among even the advocates of science, who are prone to associate the term Philosophy with purely theoretical abstractions, and hence to give Philosophy in general a wide berth.

Rotary membership is drawn very largely from the ranks of business and professional men, and if Rotary is to have a definite Philosophy acceptable to all, it must be practicable. A philosophy of action, one which can be successfully applied, by the Rotarian in every day life, in the home, in business, and as a Citizen, in his Governmental relationships. It must be a usable, a useful Philosophy. These facts combine to couple with our duty, a vast responsibility in evolving a Philosophy of Rotary. This is especially true by virtue of the times in which we are living.

GREAT events are in the making. The composite mind of the race is in the melting pot of transition.

Fundamental policies are in the process of formation which are destined to be far-reaching for the weal of the woe of millions now living and of many millions yet unborn.

In the book entitled "The Tertium Organum" whose author seems to have out-Aristotled Aristotle and out-Baconed Bacon, we read the following statement:

"In every given moment, all the future of the world is predestined, but it is predestined conditionally, i. e. it will be such or another future according to the direction of events at a given moment, unless there enters a *new fact*, and a *new fact* can enter only from the side of *consciousness*, and the *will* resulting from it."

Whether the world does, or will, for a long time, recognize the fact or not, the *Principle of Service*, for which Rotary stands, represents a *fact* in Nature. In fact it represents the *controlling or governing law of harmonious and profitable human relationships*.

If we in international convention here assembled can succeed in making our message heard and heeded by those whose policies go do far towards shaping the destinies of institutions and of nations, it is within the power of this body to make this meeting indeed historic and rich in constructive influence.

The basic fact for which Rotary stands, "*The Principle of Service*" is not a *new fact*.

The fact is that this, like all other natural laws and principles, has always existed. But the *discernment* of this fact, as a law of human nature, is relatively new.

Its discernment and application by the business men of the world is fraught with tremendous possibilities, concerning the direction of events at this "given moment" in the history of the human race.

ONCE let the "Principle of Service" enter the *consciousness* of the Race, and let the "*will*" resulting from it shape the policies of individuals, institutions and nations, and the security and progress of civilization is insured.

To anyone not fully familiar with the exact meaning and full significance of the term "Philosophy" and just what the "*Philosophy of Service*" is, as evolved from an understanding of the "*Principle of Service*" as a universal natural law, the above statement may savour of extravagance.

It might be thoughtlessly attributed to patriotic emotionalism, rather than conservative statement of fact.

But we can ill afford at so serious a time in world history to indulge in either emotionalism or extravagance of statement in any way.

And so then let us seriously enquire:
1st. What is Philosophy?

- 2d. What is the Philosophy of Rotary?
- 3d. What effects will naturally flow from its universal understanding and application?
- 4th. Why may we confidently expect it?
- 5th. How can we as Rotarians help to bring about its universal understanding and application?

What Is Philosophy?

SIR WILLIAM HAMILTON, whose statements can but be respected by all who are familiar with his contributions in the realm of ethics, gives us several definitions of Philosophy, and among the rest the following:

- 1st. Philosophy is the science of things evidently deduced from first Principles.
- 2d. Philosophy is the application of reasoning to its legitimate objects.
- 3d. Philosophy is the science of effects by their causes.

Both Hamilton and the noted Fichte have told us that "Philosophy is the science of sciences," i.e., it is the province of Philosophy to organize the conclusions resulting from the findings of all the other sciences, and thus at least to point the way to the application of the truths revealed by the sciences in general.

And so then, according to no less an authority than Sir William Hamilton, Philosophy is itself a science, in fact the science of sciences, and as before stated nearly all business men to-day welcome science (the organization of universal facts) and employ its aid in all branches of human activity, including those of industry in the sense of manufacture, and commerce in the sense of distribution.

A science which is deduced from "first principles," one which deals with the "application of reasoning to its legitimate objects," and which is "the science of effects by their causes," such a system of thought is certainly a constructive force to be gladly welcomed and enthusiastically put into practice; and the Philosophy of Rotary stands all the Hamiltonian tests, as we shall see.

Weighing well the words of Sir William we see clearly that there is nothing about the term which should cause us to shun its use.

If indeed we are to serve well in helping to lift human relationships to the plane where they belong, it is high time for the business and professional men of the world to become intimately acquainted with universal "fundamentals" and to "apply reasoning to its legitimate objects," and to

study the universal law of "cause and effect."

Whether we know it or not we are living in a realm of law not luck, and it behooves us to understand and apply these laws.

So much as to the real meaning of the term "Philosophy" in the sense in which we shall use it.

What Is the Philosophy of Rotary?

THE Philosophy of Rotary is the Philosophy of Service. Quite naturally it flows from the fountain of its motto "Service Above Self—He Profits Most Who Serves Best."

It is an easy matter to state that "The Philosophy of Rotary is the Philosophy of Service," but what is Service?

In the absence of exact analysis the concept "Service" is abstract, and indefinite. Later we shall subject the term to the search light of exact analysis.

Just here let us establish the fact that the *Principle of Service*, for which Rotary stands, does actually, as already briefly indicated, represent a natural law, or rather *The fundamental law of harmonious and profitable human relationship*.

We refer to this law as a "Principle." But what is a "Principle?"

A "Principle" is a fundamental law.

All principles are laws, but all laws are not principles.

A natural law in order to rise to the plane of a "Principle" must be a fundamental or governing law, a creative law, a natural law to which other natural laws of the same general nature are tributary.

A Principle is a natural law which is to other related natural laws what the ocean is to tributary waters; at once their source, and the reservoir to which they finally return.

And the concept "Service" represents a *law of human nature* which is exactly that, in its relationship to other natural laws of human relationship. It is therefore properly referred to as "The Principle of Service."

Nature as a whole represents four kingdoms, The Mineral, the Vegetable, the Animal and the Kingdom of Man.

Science has long perceived and well begun the organization of many of the natural laws of the three lower kingdoms over which man is gradually gaining greater and still greater dominion.

He is gaining that dominion in proportion as he perceives and applies the natural laws of those Kingdoms.

For example, man has long recognized

the law of gravity or principle of attraction. Einstein may question the accuracy of its statement, but he knows its universal operation too well to step off the top of London Tower, unless he wished to commit suicide.

Man is well acquainted with the law of the compass and the laws of mathematics, and of mechanics and of chemistry. He utilizes them and recognizes the fact that he *must work in harmony with them*, if he expects to get results in the realm of their operation.

IT is high time for men to recognize the fact that there are *natural laws of the Kingdom of Man*, and that as such they are universal in their application.

And the "Principle of Service," is to the natural laws of human relationships, exactly what the law of gravitation or principle of attraction is to material bodies.

Witness the following facts:

- 1st. It is perfectly natural for a motionless body heavier than air, to gravitate toward the earth when the support is removed from it.
- 2d. It is perfectly natural for trade, in any given line of business, to gravitate to the institution in that line of business, which best serves the world with its product.
- 3d. It is perfectly natural for the right kind of employees to gravitate toward, be attracted by, the institution in any line of business which, broadly speaking, truly serves its employees the best.
- 4th. It is perfectly natural for increased monetary reward and desirable promotions to gravitate to the individual in any given organization who really and truly serves that institution the best.

Thus do we see that there is no sickly sentiment about the natural law of Service. *It is the basic law of sound economics.*

The world has long laboured under the mistaken belief that the law of "the survival of the fittest" in the human kingdom is the law of the survival of the strongest, physically and mentally, and that the physical and mental strength must be selfishly exercised. From this arose the false doctrine that might (physical and mental strength) made right.

The "SELF"—the "I"—the "INDIVIDUAL" inherently and naturally desires preservation. This natural desire to *preserve self*, is a fixed principle of human nature. The *mistake* we have made is in the belief of the *natural* and only *correct* and certain means of *preserving self*.

THE law of the survival of the fittest is not the law of the survival of physical and mental strength, selfishly exercised. It is the law of the survival of the *most serviceable*, and spiritual power, or *righteousness*, is one of the natural elements in might.

He profits most and survives best, who serves best. The way to preserve self is to serve others. Service to others is enlightened self-interest. Selfishness is the road to self-destruction. Service to others is the road to self-construction the preservation of self-interest.

The Philosophy of Rotary stands or falls upon that proposition. The history of the evolution of the application of the law of service in industrial and commercial relationships is most interesting. Here we can but briefly outline its trend.

From the very beginning of the contractual relationships between employer and employed, the employers of the world have desired, expected and as far as possible demanded good service *from* employee or employer.

In the early days of commerce and industry, business was barter, and in the very early days of it the employer did not expect or desire the employee to *serve* the customer. The employee was expected to help the employer *exploit* the customer.

Relatively speaking only a few years ago the employers of the world awakened to the fact that good service to the customer was sound economics, for the simple reason that excellence of service from the house as a whole, including both employer and employees, to the patrons of the house, is the only possible way of securing progressively profitable patronage. It is the only possible method of insuring permanence of trade relationships with the purchaser of the product. As soon as this fact was clearly perceived employers began demanding good service from their employees to their patrons, as an element in service from employee to employer.

WE are just now entering an era when employers very generally have awakened to the fact that the law of service like the law of gravity is a *universal* law, and as such applies from employer to employee, as well as from employee to employer. Employers are beginning to see that Service from employer to employee, as well as to the customer is *sound economics*.

All employers must come to see this fact, and all employees must see that they must serve those by whom they are employed. No one can build less fire and logically expect more heat. It is con-

trary to natural law. It can't be done.

Universal application of this simple but most stupendous fact would immediately start the trend of industrial and commercial relationships towards financial equilibrium and economic balance. But the law must be recognized as *natural* and universal in its application. Employers alone cannot compel operation of the law, neither can employees. Each must apply it in his relationship with the other.

The Philosophy of Rotary stands firmly for property rights and the rights of organized government, and it stands just as fearlessly for the natural rights, privileges and prerogatives of the employees of the world as it does for the rights, privileges and prerogatives of the employers.

Its stand in this matter as to "rights" of any kind is based upon a far-reaching fundamental fact. We refer to the fact that the life of every individual in the world and of every institution and of every nation is a ledger. On the credit side are Rights, Privileges and Prerogatives. On the debit side are Duties, Obligations and Responsibilities.

The true Rotarian maintains that all Rights, Privileges and Prerogatives of individuals, institutions and nations are nothing but effects, and that they are simply mental mirages, and have no real existence, *except* through the *natural method* of their *creation* which is the fulfilment of perfectly *natural Duties, Obligations and Responsibilities*.

THE employers and property owners of the world need not be concerned about the procuring and *securing* of the natural Rights, Privileges and Prerogatives of property *ownership*, provided they fulfil all of their perfectly natural Duties, Obligations and Responsibilities incidental to property ownership and employment of others.

In an exactly analogous way the *employees* of the world need have no fear about the procuring and securing of their perfectly natural Rights, Privileges and Prerogatives as employees, if they will fulfil their perfectly natural Duties, Obligations and Responsibilities to those by whom they are employed.

The same is true of the relationships of nations, each to the other. Why is Great Britain the Master Colonizer among nations? Because she is the master servant of Colonial possessions. Her national policy flows from the motto on the coat of arms of the Prince of Wales, "Ich Dien."

"I serve." The waters from that fountain are pure. The national policy of service is potent with lasting power, and Great Britain holds her whole string of colonial possessions, upon which the sun never sets, not by means of the iron bands of military force, but with the silken cord of service to them.

Just so is the unwritten natural law as between nations. In proportion as nations serve other nations, other nations will serve them. We get what we give. The world war has proved that. We should have learned that lesson well. Let us profit by it.

The books of the world are out of balance just now for the very simple reason that individuals, institutions and nations have been guilty of bad book-keeping.

Labouring under the mistake, the utterly false belief, that the law of the survival of the fittest is the law of the survival of the strongest and the most selfish, millions have been guilty of indulging in the Game of Grab, trying to "get" while they thought the "getting was good," but after all through this method, getting nowhere except into trouble.

COUNT KORZYBSKI, in his book entitled "The Manhood of Humanity," "The Science and Art of Human Engineering," states as follows:

"This motto, 'Grab When You Can,' is not peculiar to any one country. It is the motto of our whole civilization, and is the inevitable outcome of our stupid philosophy regarding the characteristic nature of man and the proper potentialities of human life."

"Where are we to find the true doctrines? Where the true philosophy? If we go back over the history of civilization we find that in all sciences, except the exact ones, private opinions and theories have shaped our beliefs, colored our mental processes and controlled our destinies."

The Count then goes on to show in a manner most convincing that the remedy lies in the discernment and application of natural laws to the problem of human relationships, and he is right. No man, no institution, no nation, had anything whatsoever to do with the making of the natural laws of human relationship. Man did not make them and he cannot break them. But the individual, the institution, or the nation which persists in the transgression of natural laws can very easily commit suicide.

The shores of history are strewn with the wrecks of individuals, institutions and nations which have destroyed self through transgression of the most fundamental law

of all human relationships, the principle of service for which The Philosophy of Rotary stands. Thus do we see that the Philosophy of Service conforms to the first Hamiltonian test. It is a science which evidently deals with fundamentals.

The Philosophy of Service Deals With the Application of Reasoning to Its Legitimate Ends

THE legitimate or natural function of reasoning is the discernment of correct relationships, to the end of perceiving sound judgments, and discerning laws and *principles* (the cause of laws). Its final or highest function is therefore the tracing of things back to *cause*. The finding of the "reason why" of things. Let us put the Philosophy of Service to this test. Let us seriously consider the proposition for a moment as applied to the forms of human business or activity known as Industry and Commerce. What does pure reason tell us to be the Divine or natural reason for the existence of any branch of industry or commerce? What am I here for? Why am I in business? Why does my business exist? These are very practicable questions for any business man to ask himself.

Now, the Philosophy of Service states that the *only excuse* any human being (or aggregation of people united in any form of effort, as an institution, commercial, industrial or in any other way) has, to take up any room on this planet, is his or her or its *usefulness*, which is but another name for the degree of service rendered.

Industry and commerce are two of the most useful forms of human activity, ranking second only in importance or necessity.

Agriculture is the most useful occupation of man. We could get along fairly well for a little while at least if all the teachers and all the lawyers and even all the doctors and the dentists and many others should pass away to-night, but we should soon be in a very bad fix indeed if all the tillers of the soil should suddenly pass over the Great Divide. Those whose service would be most sadly missed, next to those of the tiller of the soil, are those engaged in the manufacture and distribution of the world's products. They render a very great service indeed. And yet many men and women engaged in almost every vocation falsely believe that the one, the sole, the only reason for the existence of their particular business, is to "make money." This is the only reason why they are engaged in it.

Man, in the materialistic age though

which we have been passing, and from which we are just now emerging, has tended to make of himself a mere money-making machine.

The Philosophy of Rotary is no enemy of property rights. On the contrary it is a champion and staunch defender of them. Rotary philosophy says that it is righteous and just and necessary to have money as society is organized to-day, and will doubtless be for a long period to come.

MONEY is the universal symbol of values, and in reality material wealth represents stored-up human service, or the head, heart and hand-power of man.

We must have money as a means of procuring the three primary necessities for existence, food, raiment and shelter. We must have quite a liberal supply these days. Someone has said that even milk is getting so high that the cream will not rise to the top of it any more.

To really live and not just exist man must have more than food, raiment and shelter. To really live he must have the accoutrements of culture. These require money too. Yes! Rotary philosophy fully recognizes the necessity of money as a medium of exchange, and throws into the discard any philosophy which either denies or in any way tends to disintegrate or destroy either just property rights or just and righteous government.

On the other hand Rotary just as boldly and fearlessly proclaims that the money that any individual or any institution makes is the effect rather than the cause. Money justly made is the pay received for service rendered.

Therefore when we reason back to causes, we find service, or usefulness, to be the reason for the existence of industrial and commercial institutions, as well as for that of every other kind of human activity. Possibly the following illustration will serve to make plain this basic fact:

Let us suppose the following set of circumstances. First, that all the people in the world who know anything about the making of footwear are assembled in one great convention. Every man, every woman, every boy and every girl who knows anything about making boots and shoes or any other kind of footwear are assembled in one body.

Second, let us suppose that every bit of machinery utilized in the making of footwear is also assembled there:

Third, every particle of written data

(Continued on page 40.)

Importance of Spending vs. Making and Saving Money

By J. LEE ALLEN

MANY know how to save. For centuries individuals, the church, financial institutions and governments have taught, exhorted, persuaded and commanded men to save. And it is well that this has been done. But the mere teaching to save is not enough. Saving, in itself, too often tends to narrow, shrivel and incapacitate the individual for wide, prudent action. Frequently it degenerates into mere hoarding.

Fear, doubt, indecision assail the miser, until, finally, dishonesty, disloyalty, cowardice and cruelty result. Such an individual is a moral pauper, an impediment to development, a barnacle upon progress, an altogether negative influence, which must inevitably be carried to the liability column of the world's ledger—and all because of a lop-sided development of faculties. What became a vice might have been a virtue, a tool of incalculable value in the all-around development of the individual. Failure of the individual resulted from one thing—failure by an individual or an institution or the state to teach the art of spending and its accompanying responsibilities.

CONSIDER what a knowledge of the economics of spending would have meant to the nation in the recent crisis. Instead of withdrawing into inactivity and hoarding our cash resources, all alike would have used them. As it has been, the saver but grasped his money the more firmly and left the spender alone to weather the storm and pilot the disabled financial craft into whatever port his courage, constancy and resourcefulness might discover.

Despise not the spender. He is the financial life-saver. Independence, courage, decision, initiative, action are his.

His powers are diverse, his faculties alert. Calculating, resourceful, patient he cannot be stampeded. He is accustomed to meeting difficulties. Hazard but quickens his pulse and clears his vision. He remembers,

"All the great are fellows who
Took a chance—
Dared what others feared to do—
Took a chance.
Piking through the game of life
May avoid the sweat and strife,
But the people who advance
Take a chance."

MEN often least realize what they most need. I can think of nothing of which men are more in need today than a knowledge of the art of spending. We bend every energy toward equipping our young people to make money and save money, but give not a thought to how they should spend or enjoy its possession. Was ever folly greater? Only too often we but equip them to destroy themselves.

In assembling the high speed car in which we expect a young man to glide successfully through life, we leave off all emergency equipment.

When our people realize that as much attention should be given to a study of how to spend money as is now given to how to make money, many of the great evils against which we are today legislating would disappear automatically. Thoughtless, useless, harmful expenditure would cease. Men would no longer strive with insane energy to accumulate what they did not need. Realization of the responsibility would temper their mania for accumulation.

Would not the practice of these principles result in permanent, universal prosperity?

Men like Phillips Brooks, Thoreau, Emerson, Beecher, Agassiz, Ruskin, were rich without money. They saw the splendor in the flower, the glory in the grass. They sucked in power and wealth at first hand from the fields, the birds, the brooks, the mountains, and the forest as the bee sucks honey from the flowers. Every natural object seemed to bring them a special message from the great Author of the beautiful. To these rare souls every natural object was touched with power and beauty; and their thirsty souls drank it in as a traveler on a desert drinks in the God-sent water of the oasis.—*New Success.*

An Appeal to Educators

By LLOYD K. JONES

YOU school-boards, principals and teachers, how will you answer the deficiencies of the young folk under your care? You have been lavish in educating them in "the rudiments," and in many of the frills.

They have studied mathematics, literature, art, economics, the languages, and many other branches that go to round out that preparatory study which you are pleased to call education.

They are told that the label of skull-and-crossbones signifies poison, and that to drink or eat the contents of a bottle so labeled is a short-cut to death.

And you taxpayers of the land, who have lavished millions uncouneted upon the education of the young, feel satisfied. You are content that you have given the youngsters a better chance than you had when you were young.

With very few exceptions, the schools and colleges still are short of really educating the young. The greatest of all truths are passed by—even though for ages you have been told that the religious training a child has up to seven or eight years of age, will decide that child's religious leanings for life.

Before you is placed an opportunity; aye, an obligation, to which some day you must be big enough to advance. And when that day arrives, in your halls of learning, there will be taught these bed-rock, vital facts:

Government of thought decides character, and character determines success: As a man thinketh, so is he. If we do not know that little temptations come as sneaking, teasing thoughts, only to grow into vicious ones—and have never been shown the skull-and-crossbones of their poison, then we go through life handicapped.

Teach the young the power of thought

—the importance of thought-control—the simple psychology of healthy, up-building thought—and of degrading, down-tearing thought. Make it part of your curriculum. Make it the biggest study in your schools.

What has an eternity of education profited the world, if it ignores these basic principles of thought and its importance?

As truly as boys and girls will shun the bottle marked "Poison," that certainly will they shun the thought labeled "Poison," if they are taught its dangers.

You teach—in your homes—that sin will be punished, but oh, the punishment seems too long deferred. Why, it may be ages—and God might forget! But why do you not teach that poisonous thoughts will bring misery, suffering, and death?

Every wrong-doer believes that he is more clever than the law of man or the law of God. He was never taught differently. He was reared without having impressed in the budding, plastic mass of his brain that wrong thinking leads to destruction.

You educators, who are so afraid of being over-moral, or of trespassing on the rights of the church, seem to forget that thought belongs in the ranks of exact science—that these truths pertaining to thought have been proved in laboratories; that there is nothing theoretical about them.

In your hands rests the power to so change the world in one generation that ideals will be raised, and will be made practicable, and so that morality will be placed on a foundation for all time. In your wisdom, you have been blinded to these facts—and when you have employed them in your teachings, you have made them so incidental that they have not "stuck."—*Popular Psychology.*

Real Happiness

A great multiplicity of material things do not create happiness. Many of the happiest people I know have very little with which to be happy but much to be happy for—health, life, opportunity. To live in the most glorious country in the world, in the best time of all history, surrounded by friends and with a chance to love, to help, to work and to be useful; the opportunity to make the world a better place to live in—these are the things to make us truly happy. Why, the humblest of human beings has an infinite number of things to make him happy if he will only stop to consider them!—*Marden.*

Dollar Currency in International Trade and Credit

By *GEORGE E. ROBERTS*

Vice-President, the National City Bank of New York

THE time has arrived when Americans who have labored to build up in this country a market for exchange drawn in dollars and who have sought to put the dollar on an equality with sterling exchange in handling the international trade of the world, may well pause and survey the result of their efforts up to date and the prospects of holding the ground that has been won. Such a survey will not prove very reassuring, either as to results so far attained or prospects of improvement in the future. The truth is that we have fallen far short of the opportunity offered by world conditions since 1914 and that sterling exchange is rapidly recovering the ground it lost in competition with dollar exchange during the war years.

To put the dollar on an equality with sterling in international trade requires an international vision, and in spite of our enlarged perspective as a result of our increased trade of the last six years we are still too prone to look at everything from our own standpoint and to expect the other fellow to do business our way rather than some other way to which he may have become accustomed through decades of business transactions. The British, on the other hand, have no such difficulty to overcome. They have been, and are, the world's premier trading nation and in the face of the most stupendous task ever faced by a nation they have kept sterling in the front rank as the currency in which the world transacts its business.

IT IS well enough to say that America is the only free gold market in the world and that exchange drawn in dollars is the only exchange that can in fact be collected in gold. That is the theory and if practical results always followed theoretical principles everything would be lovely, but the practical results which are actually occurring are that traders everywhere consider first the ease of disposing of whatever exchange or other forms of credit that comes into their hands, and seldom or never consider the more or less academic question of final payment in gold. They know that sterling bills always can find a market and of all world

currencies sterling moves freest and quickest.

To make dollar exchange the peer of sterling exchange in carrying on the world's business requires first of all the establishment of an open discount market in New York with large enough facilities to instantly absorb any amount of paper that may be offered. Such a market as we should have would require the use of far greater quantities of liquid funds than are now available for this purpose and requires the establishment and maintenance of reasonable and stable interest rates, and although we have made a beginning, we have still far to go. In short, if we are to make dollar exchange and dollar acceptances as readily acceptable in the markets of the world as sterling we have got to duplicate the facilities of the London discount market and to develop a set of acceptance dealers and exchange experts of truly international vision.

THE first step in the establishment of such a market will have to be the removal of the restrictions which now bar foreign banks from operating in a broad way in the New York market or of establishing branches here. Our policy in this respect is inhospitable and provincial and it is injuring our status as a world financial power to a marked degree. Not only is it strongly militating against the upbuilding of dollar credits throughout the world, but it invites retaliatory measures against the branches of American banks in other parts of the world, which in turn damages American traders everywhere.

If the various foreign banks were allowed to open branches in New York City it would immediately increase the marketability of bills drawn in dollars and far from taking business away from American banks would really strengthen dollar credits in all the other world markets. If the Credit Lyonnais, one of France's great international banks, for example, were to be allowed to operate a branch in New York City, its managers of branches in other parts of the world would know that in buying dollar bills the head office would

be able to forward them to New York for eventual payment, just as they know it is possible to forward sterling bills originating in any part of the world to London for collection. As matters now stand, dollar credits are at a disadvantage because when they come into the hands of such branch banks in foreign countries an indirect and unsatisfactory means of collection must be resorted to.

IN ALL business transactions the best interests of all concerned are most furthered when everybody is satisfied. This is true in world commerce just as much as in the smallest domestic transaction and if the admission of foreign banks to New York would contribute so greatly to the ease with which dollar credits would be purchased by bankers throughout the world, what logical argument can be advanced against their admission? American banks need not fear competition from such a source and clearly the interests of all American exporters, importers, manufacturers and traders would be advanced by having a genuine world market for bills drawn in the same currency with which they carry on their day-to-day business.

AT THE moment, dollar credits are rapidly losing ground in favor of sterling. The volume of outstanding dollar credits has shrunk at a much greater ratio than sterling. Even allowing for the drop in raw material prices and the decreased volume of international transactions that have marked the past six or nine months, the comparative drop in the total amount of dollar credits far outweighs the drop in sterling. One of the reasons for this is that the American business community was too quick in running for cover when trouble appeared on the horizon. The attempts which were made to avoid payment for foreign purchases under confirmed letters of credit drawn in dollars hit dollar credits a very hard and most unfortunate blow. The Courts were quick to set the offending American banks and the customers right on this matter, but not until after the psychological damage which followed the attempted evasions had been done.

The only world currency that can survive is one that is dependable in rough water as well as when business is calm and untroubled. Sterling has been through many storms and has weathered them all; the dollar exhibited a bad case of stage fright at its first real trial. What is now

needed is to quickly set about the task of rebuilding world confidence in dollar credits and to make the facilities for handling and disposing of them as readily available as would be true in the case of sterling.

WITH more than half the world's supply of gold within the borders of this country and with a productive capacity that can add so much to the consumable goods of international commerce, it will be a pity if steps cannot be devised that will assure for our currency an equal standing in world markets with that of England, our only competitor in this matter. The task is a hard one and one that requires the fullest measure of co-operation from every body. The Federal Reserve Board can lend a great deal of assistance, while those who control large funds must realize the necessity of creating in New York City a free and open discount market of very large proportions. The world's trade is not going to be financed in the future on any penny-pinching basis and dollar credits cannot maintain their standing throughout the world if the home discount market is only supplied with funds at times when other means of employment are not available. The thing to keep in mind is that business is done on the basis of purely mental factors which seldom consider a long chain of economic facts. That is, while it may be true that dollar credits are the only ones at present readily convertible into gold, it is also true that world traders will in most cases ignore this entirely and will prefer to do business with credits which pass from hand to hand most readily. Our problem is to make dollar credits as free and readily exchangeable in every market of the world as any other credits with which they may come in contact.

Work as a Soul-Cleanser

No matter how humble the task, when men work they ally themselves with, and take on the image of, that divine WORKER, Whose genius and glory are revealed alike in the processes and laws of nature, and in the ideas, ideals and institutions which have their origin in the spirit of man.

Life begins with work. It ends with idleness. The notion that work is a curse is really a form of atheism.

The Key to Success

By *ORISON SWETT MARDEN*

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I ONCE asked a shrewd farmer how much land a man needed in order to make a good living," said Dr. Frank Crane. "He answered he only needs room enough to stand on—if he's got gumption enough!"

It is well known that an efficient farmer, by intensive culture, will get more out of one acre of land than an inefficient, slipshod farmer will get out of fifty acres. On the same principle, an expert in efficiency will achieve more, get more out of life, with one talent than an inefficient, slipshod worker will with ten. What we achieve in life depends upon the *effectiveness* of our work, upon our *efficiency*, rather than upon the length of time we work.

Ninety-nine per cent of the energy stored in a ton of coal is lost on its way to the electric bulb. Thus we get only a hundredth part of the possible light contained in a ton of coal. The other ninety-nine parts are dissipated in heat and used up in friction lost in the engine or the electric apparatus and never become light. To discover some way to prevent this fearful waste of energy is one of the great problems confronting scientists today.

THE waste of human energy and the consequent loss in production through inefficient, slipshod methods of work is fully as great. During the past twenty-five or thirty years efficiency experts have done a good deal toward stemming this tide of wastage in big business concerns, but the average worker still uses up an enormous amount of energy in useless or unproductive effort.

Few of us realize it, but every voluntary act is a move in the great life game, and it counts for or against us. Every indifferent, haphazard, unnecessary or careless move places us at a great disadvantage, while every well-considered, effective move helps us toward the winning goal.

The foolish, meaningless motions, the unnecessary steps of employees in many concerns not only cause a great loss of valuable time, but tend to the formation of habits which undermine system, order and general efficiency. Those employees trot back and forth from office to office, from desk to desk, carrying, perhaps, a

single letter, a single piece of advertisement, or a circular, unimportant things which come in every mail—instead of letting these things accumulate at a certain desk and then taking everything at once, or when one has occasion to go to another office or desk, and distributing the matter wherever it belongs

I have seen stenographers, when called by their chief for dictation, come into his office without bringing either book or pencil with them, and then have to trot back perhaps a long distance to their own desk to get what they should have brought with them in the first place.

MANY a man wonders why he does not get on faster, why others succeed so much better than he does, when he works so much harder, but those to whom he tells the same old story of hard luck know why he has never risen out of mediocrity, why he is a comparative failure. His untidy dress, his uncouth manner, the lack of order and system everywhere in his business tell the secret to every onlooker.

He has been like the captain of a leaky boat who bails out the water only to let it run in again because he did not stop the leak; or like a man who would practice the closest economy in order to deposit his money in a savings bank, and then draw it out and spend it recklessly. His work was not systematized, his efforts not properly directed, and the result was failure to accomplish what he desired.

Many a business concern has gone to the wall because the proprietors did not adopt efficiency methods. They never weeded out the deadwood, the inefficient, the favorites; they did not use up-to-date inventions, labor and time-saving appliances, because they thought the old way was good enough.

The growing and expanding science of efficiency is doing away with the old-time methods. It is reconstructing business, our whole lives, on a new basis. It is making two blades of grass grow where only one grew before. It has exploded the old theory that there must be an "apple year" and an "off year" and demonstrated that the new methods of agriculture can make every year an apple year.

AN efficiency expert says that one of the principles of efficiency is the utilizing of the services of specialists. Now, every one can, if he will, act as an efficiency specialist to himself and increase his life output fifty to a hundredfold.

We can form a habit of efficiency, a habit of exacting our best in everything we do, in the little things of life as well as in those that are bigger. In every letter we write, in every errand we do, in every piece of merchandise we sell, in every household task we perform, in the care of our own person, of our health, in everything relating to our life and work we can be efficiency specialists.

Many of our most successful men began life in some very humble position and owe their advancement to the early acquirement of the habit of efficiency. They climbed to their present heights by taking infinite pride in their work, by constantly studying how they could improve it, how they could devise new and

better ways of doing things, how they could save time and energy in the doing of every task. This is the only way to climb to greater heights in anything.

THE whole character grows when we are striving for excellence; striving to be specialists in our line; but when we are slovenly in our mental habits and slipshod in our work, there is an insidious but steady downward tendency in our entire life.

Personal efficiency is the key to successful, happy life. And there is no power in our environment, no hereditary taint, no unfortunate condition, no power in human society, in our enemies, no power in heaven or earth that can keep any normal being from attaining the highest possible efficiency in all the essentials of a successful career.

The measure of a man's success depends upon the measure of his efficiency. This is his best asset, and it can only be secured by personal effort.

The Mystery of Life

IF YOU have the Sherlock Holmes detective instinct and want to study a mystery more baffling than the most complicated crime, go out to your backyard garden.

This is the mystery: You can take a load of soil, plant a seed in it and by mysterious alchemy that seed will gradually change part of the soil into a cabbage. But use a different seed and the same soil will evolve into an onion, a radish or a cluster of lettuce.

What is it that can produce so many different forms of vegetable life out of the same substance—earth?

At the state experiment farm, Wooster, Ohio, scientists took a tract of 50 acres. The soil was the same everywhere on that tract, yet this year it will yield a harvest of 2,000 different varieties of vegetables and fruits. Pick up a handful of dirt anywhere on that 50 acres and you have those 2,000 different crops in concentrated form on your palm.

Up in Portage Lake, Ontario, Canada, an island burned over. Nothing was left but ashes. Six years went by and a naturalist, visiting the island, counted 1,426 different kinds of trees and shrubbery. All of which are just a different form of the same substance—earth.

ROGER WILLIAMS, founder of Rhode Island, died in 1683. In 1866 his

grave was opened. The coffin had disappeared—gone back to dust.

So had Roger Williams—even his skeleton.

Some one had dropped an apple seed overhead. It sprouted into a tree, whose roots crept down and spread out in the form of a skeleton and in the exact position once occupied by Roger's bones.

"That apple tree," commented one of the diggers, "is Roger Williams. At least, it's the same substance in different form."

Your body is made of earth—dust.

Look at your hand. The dust of which it is composed at various times in the past has been part of millions of growing things.

Concentrated in you is the identical substance or dust that once formed the tusk of a charging mammoth, the wing of a giant pre-historic bird or the leaf of a monster fern.

Some day again, the dust that makes up your body will live and move in other forms of life. It may be a tree, an insect or a stalk of corn.

The change goes on forever—out of the dust, back to the dust.

In the puzzle of what can make that dust animated in millions of different forms, you have that greatest mystery—the riddle of life.

The First Fundamental Right of Labor

By ROBERT S. KEEBLER

(Second Article in the Series, "A Bill of Rights for the Toilers of America")
(Copyright, 1921, by R. S. Keebler)

THE highest ideal of the human life is righteousness, that exalted relationship of the individual to society which recompenses evil with good and goes the second mile.

The highest ideal of organized society is justice, that perfect relationship of society to the individual which renders unto Caesar the things that are Caesar's.

No man or group of men can properly demand more than justice; none should receive less.

I believe that righteousness pays in the long run in this world; that in the end by whatsoever measure we mete it shall be measured to us again.

I believe that it is still true as of old that the righteous man shall not be forsaken nor his seed beg bread. But I shall leave it for the preachers to exhort men to the higher philosophy of life. My concern now is to set out certain fundamental propositions by an adherence to which justice may be done to the toilers of our nation who are now struggling, some by peaceful means and some by violence, toward the attainment of their industrial freedom.

I HAVE recited the bill of rights of labor as pronounced by the Farmer-Labor Party. A bill of rights is supposed to be a statement of fundamental rights which a just government must conserve to the individual and which cannot be abridged. I cannot believe that the recital in the platform of the Farmer-Labor Party consists altogether of fundamentals, nor that the manner in which those rights are put forward is fundamental. Is it fundamental, for example, that all workers should be free from compulsory arbitration? Or that in all labor there should be an eight-hour day and a forty-four hour week? Have such demands as these that ring of finality about them which we find in our Federal Constitution guaranteeing religious freedom, freedom of speech and of the press, the right of an accused person to a speedy and public trial, and other rights of like nature?

I DISTRUST expedients and nostrums. With good men bad laws may work well; with bad men no laws, however good,

will work well. The only and final solution for the ills of this world is the realization of universal brotherhood and the truth that we are our brother's keeper. But I am not content with so large a generalization. I shall seek to point out by what steps that goal may be reached in the relationships between labor and capital, and without which the chaos and confusion of our time must continue.

Before I begin to enumerate labor's fundamental rights, let me add that in my conception of a right, it is but the counterpart of duty, and both are required to complete the whole. I cannot help feeling that where we have all gone wrong is by looking too much upon our rights and the other fellow's duties, rather than upon our duties and his rights. In my exposition of the rights of labor, therefore, I would have you bear in mind that I am seeking to keep the whole truth before me, and not a half-truth.

THE first fundamental right and likewise duty of labor is to see that privilege in industry as well as in government shall be abolished.

The paradox of modern times is that with the marvelous scientific and industrial developments which promised respite from the ceaseless grind of toil, the gulf between capital and labor is widening, and the rich are becoming richer and the poor becoming poorer. The tendency in all industrial nations has been toward the centralization rather than the diffusion of wealth. This situation is acute in highly industrialized countries like England. It is becoming more and more so in this country with the disappearance of free lands and the rapid growth of manufacturing centers.

Needless to say, our wealthy men have procured but have not produced all of their enormous wealth. There is relatively little difference between the physical properties and powers of men. There is very little difference between the fundamental needs of men. But there is a vast difference between the wits and minds of men. Superior mental astuteness and ability to foresee are responsible for many fortunes. Some are founded on less worthy exhibitions of human prowess.

It may be stated as fundamental that no man is entitled to compensation by society beyond the service which he has rendered to society, and that the service is the just and accurate measure of the reward.

WHAT are the privileges in industry which must be curtailed before labor gains its just reward? First and foremost is the privilege of monopolizing our natural resources and of using or abusing them at will. If men are to be paid only for service rendered, then the accumulation of fortunes by virtue of the possession of natural resources must cease. God created the virgin lands, the timber, the minerals, the rivers and lakes and seas, the sunrise and the sky for the common enjoyment of all His children. That one should acquire title deeds to the coal mines or the oil fields or the timber lands or the fertile fields of our nation and reap a fortune merely by allowing his fellows to come in and develop those resources for the purpose for which God intended them, differs only in degree but not in kind from a cornering of the fresh air and sunshine, if such were possible, and the levy of a toll upon all who breathe or revel in the sunlight.

The privilege of accumulating fortunes without creative labor must therefore cease if our toilers are to get their due; for so surely as one man gets more than he is entitled to, another must get less. The most practical means of abating unearned fortunes yet suggested is the imposition of a tax sufficient to absorb the social values or unearned increment of land. No tax system can work ideally in a world of imperfect minds and morals; but I dare say that a single tax system can be devised to work just as smoothly and perfectly as our present system of universal, cash-value taxation.

ANOTHER means by which injustice in industry is perpetrated is by the handing down from generation to generation of large fortunes. I hold it fundamental that the youth of America should be allowed to start out industrially as well as politically on a common footing. I do not believe in an inheritance tax which would be confiscatory. The family unit must be preserved, and a decent allowance must be made for this purpose. But that a man should be allowed to direct the devolution of his estate for a generation and twenty-one years after his death, is too great deference to the dead and too

little deference to the living. I shall not argue whether the heir to a fortune is hindered or helped by it. Too often it is the cause of his moral dissolution. But the system allows him to get his bread by the sweat of other men's brows; it allows him to live in affluence without incentive to labor; it brings into the world one class of human beings to be fed and another to feed them, one class bridled and saddled and another booted and spurred to ride them. Such a system is iniquitous and unjust to our horny-handed toilers who must produce not only enough to feed and clothe themselves and their offspring, but enough also to feed and clothe those who dwell in princes' houses and neither toil nor spin. We allow no hereditary titles of nobility in this country; but we allow what is infinitely worse; for the industrial organization affects intimately our daily lives, while the political organization touches us chiefly at tax-paying and elections.

WE must therefore extend the principle of the inheritance tax to confiscate the estates of deceased persons beyond a decent allowance to preserve the integrity of the family unit. I realize that our government is not perfect, and that our officials are sometimes corrupt. But in the long run I believe it is better that such estates should go into the public treasury, even at the risk of being squandered by grafters and crooks, than to allow them to descend to the children of the deceased, enabling them to go through life without that happy necessity of human toil. The remedy for bad government is not to distrust and scorn it, but to participate in and correct it. Such is the theory of our American political institutions; and we shall be going backward to throw up our hands and say that on account of the inherent depravity of human nature we shall keep our treasury as nearly empty and our officials' hands as nearly tied as possible. Away with such a theory.

The application of the single tax and a far-reaching inheritance tax will do more than any other governmental measures toward eliminating our hoboes in silk and that extravagant display of idle wealth which is customarily shown by those who never earned it. These measures will put an end to "the toil of dropping buckets into empty wells and growing old in drawing nothing up."

Accompanying the single and inheritance taxes we should devise a vigorous policy of

conservation of our natural resources, to the end that the heritage of our nation shall be not for ourselves only, but also for the generations which shall come after us. It will be a sad day for American labor when our oil and timber and other fast disappearing resources are gone, and when, like the Israelites of old, we shall be forced to make brick without stubble.

BUT the sins are not all on the side of capital. Labor has also laid claims to privileges which do not comport with justice. Labor has claimed the right to break its contracts with impunity. Labor unions should be suable, just as corporations; and when a union threatens irreparable injury to an employer, or injury for which there is no adequate remedy at law, the laborers should be enjoined from any concerted action. Labor has taken refuge for its misdoings behind that constitutional inhibition against involuntary servitude except as a punishment for crime, just as capital has taken refuge behind that constitutional right that no person shall be deprived of property without due process of law.

With whatever physical impunity an individual may throw up his job at any time regardless of contract, no labor union as such should be allowed to do so. The moral law of the inviolability of one's pledged word supersedes the collective right to quit at will. Much of the impatience of the public with labor unions and the disrepute into which some of the leaders have fallen is the direct result of the blindness of labor to the fact that a contract is a contract and must be kept.

Nor should employees have the right to call a strike, even when there is no defined duration of employment, without first presenting their demands to the employer and giving him a reasonable time within which to accept or reject them. Any other

course is ambush or blackmail, and is altogether without the pale of civilized warfare.

I NEED only state that employees of the government should have no right to strike under any circumstances. The public outweighs their private advantage and must first be considered. They may make concerted petitions and protests, they may seek redress at the polls; but they may not paralyze the administration of the government, which is the basis of all progress.

By virtue of its great voting power, labor has sought to make a political issue of the injunction and the power of our courts to pass upon the constitutionality of legislative enactments. It has sought to drive an iron wedge through society and to create a feeling of class-consciousness, a feeling that warfare between labor and capital is essential and inevitable, and that the workers should organize to despoil capital of its holdings. The logic of such a tendency against orderly government is now manifest in Russia, where it is exhibited to the world for all time that the tyranny of class over class is no less odious because it happens to be the tyranny of labor over capital rather than of capital over labor.

In order, then, to achieve a lasting industrial stability, capital must abdicate its throne of privilege, surrendering to society its unearned wealth and its power to transmit earned wealth to others who have not earned it. And labor must realize that one who seeks justice must do justice. It must retract any claims to immunity and protection against the moral law that contracts are binding, and it must be willing to abide by the orderly processes of the law.

(Editorial Note: The series upon this subject will be continued by Mr. Keebler in the September number.)

Cheap—But Priceless

Business knowledge was never so cheap or so priceless as it is today. Business men are exchanging information frankly and freely, giving and taking from the common store. The "hows" and "whys" of buying, selling, manufacturing—the "rights" and "wrongs" of credits, collections, advertising, correspondence—the "do's" and "don't's" of customer-service, finance management—all these are now within reach of any individual who has common sense and industry and a real desire to know.
—W. C. Holman.



Little Journeys in Applied Psychology

With Demonstrated Proof of Its Practical
Value in Everyday Life

By AGNES MAE GLASGOW

SOME one asked me a few days ago how it happened that I knew of so many wonderful demonstrations, and I replied that if I should undertake to tell them just why this was true, it would require my giving a long lecture, but that I could sum up the "why and the wherefore" in a very few words.

Those words would be that I chanced to know about all these demonstrations, which your editor has called "Little Journeys In Psychology," because I literally obeyed the injunction of my Master, "Seek ye the kingdom of Heaven and its right (righteousness) and all these things shall be added unto you," and of King David, "Delight thy self in the way of the Lord and all the desires of thine heart shall be given thee." Or, in my own words, it is one of the keenest pleasures in my life to *watch the working out of the law*, line upon line, precept upon precept, and step by step, seeing how, why and when my thoughts, or those of my students, took upon themselves the material embodiment, akin to the habit (habit meaning daily attitude of mind) of the thought entertained.

This seeking to know the way and nature of thought is to my mind one way to "seek the kingdom" of possession, be that possession health, wealth or happiness.

Knowing this to be true because of having watched the working out of the thought builders, I have no difficulty at all in obeying King David's instruction in the "taking of a delight in the work." Hence, not a few, *but literally a few thousand big wonderful miracles have taken place right before my eyes*: for, "our thoughts are things—and "As a man thinketh in his heart, so he may become."

The whole secret is in thinking *constructively* and not *destructively*. For every thought you entertain will, soon or late, take upon itself the material condition of the thought itself whether you realize it or not.

NOW, this Little Journey deals with just that particular phase of psychology, construction and destruction with every thought of the student either building or tearing down.

In this instance the tearing down had been going on for years although the man sincerely believed that he was doing all that he could do to make a success in life, to be well in body and mind and to live a life calculated to win the respect of all who knew him. But alas, just the reverse of what he desired had been the result of his effort.

Now let us go over part of this man's work and see if we cannot discover the destructive element in his thought workers (wrong thinking) and if we look carefully we will be able to see where the "leak" was and—knowing where it is—what caused it, the leak, we will be able to repair the damage and rebuild the man's fortune by *using the identical power—i. e. thought builders—that the man was using all along*, only in this instance we will use the thought workers to build and not to tear down.

The man when I first met him was some 48 years of age. He was a successful physician in a Michigan town. But this man had not always been a success. He loved machinery. His parents were—well, we will say "proud" people.

The men in that family had always been professional men and the father had from the boy's birth intended him for a physician. He pooh-poohed the boy's desire to become a mechanic, and insisted upon a college education and medical training. The young man graduated in medicine when 24 years of age. He married two years later the girl of his choice—but oh, how he did hate his profession. He never made a sick call except when he had to, was gruff, and I fear, rather discourteous when any one attempted to talk "shop" to him. He would go out of his way to inspect a piece of machinery,

but as he lived in a large city he had no opportunity to indulge his love of mechanics.

He was rated a good physician, scientific and up to date by his confreres, yet he did not build up his practice.

Sick people like a physician who is attentive. They would rather the doctor called a little too often than not often enough, to be watchful for their welfare. Other physicians did not call him in consultation because they knew of his dislike to talking "shop," and—oh, well—doctors are a wonderful set of men but they do like to show each other how much they know, to display a large vocabulary—all Greek to the patient—but oh, it goes well with the profession. And this man, Dr. Herrick, really didn't like his profession well enough to acquire an awe-inspiring vocabulary. So, as I have said, the rest of the doctors soon dropped him out of their consultations. The rest of the doctors ceased to tell each other and their patients what a wonderful chap Dr. Herrick was. The neighbors stopped whispering to each other, "Mr. or Mrs. So-and-So must be very ill for I see that Doctor Smith has called Dr. Herrick in consultation." All splendid advertising for a physician and the only advertising he can have and remain ethical. So Dr. Herrick's practice fell off. The wife who loved beautiful things was almost the shabbiest dressed woman in town. Soon the pretty cottage was mortgaged and later that mortgage was foreclosed.

THE Doctor said to me, "I would advertise to build up my practice but as little as I love the work I will not do an unethical thing like that. I will not give the rest a chance to call me a "quack." I advised him to seek a new location and begin all over again, but this was difficult to do as the wife's parents lived in that city and she was loath to leave them. Besides she and they and every one else had become convinced of the fact that the doctor was a failure.

He told me of his love for machinery—and because I knew that his family were actually suffering I then asked if he did not think it would be better to give up his practice and get a mechanical position somewhere. Here again the wife and others objected until the day came when the last dollar was gone. Gone in purchasing the wife a ticket to a health resort in the mountains where some kinsfolk had offered to care for her for a short time.

Then the man with a few clothes in his possession set out to walk or to make his way on a freight train to the lumber woods in Upper Michigan.

Let us make this Little Journey short in words. Arriving at the lumber camp late in the afternoon on a September day, he found two of the men absent from the engines of the sawmill and the engines and boiler in the care of an amateur who was far from sober. The result of this mismanagement was that one of the great chain belts carrying the logs to the saws broke, almost severing a limb from the man.

IN THE emergency Dr. Herrick forgot his aversion to medicine. In fact he discovered a new talent, a love for surgery, in properly attending the injured man and saving the limb from amputation. He told me afterwards that his keenness in seeking for and finding ways to limit the surgical loss (my own words—don't know just how a medical man would word it) for his patient, taking away a little bit of skin here and grafting it somewhere else, tenderly sympathetic, keenly alive to every advantage, sensitive to every disadvantage for his patient, was a great surprise even to himself. But with all his interest in his patient he did not forget the broken-down machinery at the mill and after making his human patient comfortable he asked for and received permission to go to work and repair the broken chain belt and carriage upon which the belt ran the logs to the saw *with the result that he discovered a way to improve upon that machine, reducing the risk of accident to a minimum.* His invention is now used by every large sawmill in the world.

THE doctor's interest in machinery did not end here, although he now realized that surgery was to be his chosen profession in the future. He has invented a number of improvements for many kinds of machines. He continues to live in Michigan where his wife and two sons now live with him. I think his medical vocabulary is wonderful. I can understand every word of it, although he speaks in plain English. He has made his way of speaking rather popular among his confreres and it is not unusual to hear them quote his opinion upon surgical matters, because that doctor now believes in himself. *He is satisfied and happy, therefore he is attracting to him satisfying conditions.*

Get the idea, people, get the idea. You only attract that which you are.

You do not have to think "plums," if you are fond of them, nor of money, if money is what you desire—but you think pleasure, enjoyment, ease, comfort, satisfaction, freedom from debt; then if plums—or money—are the material things that will bring into your experience these things, enjoyment, satisfaction, etc., why you will attract those plums and that money to you as the sunlight causes the flower to turn its face to that sunlight.

Just because deep within that flower's nature is the need of the comfort found in the sun's warmth and light.

THINK that you desire above all things freedom from debt, for example, then go on and add to that thought a determination to be free and keep up your adding to the thought by feeling that somewhere within you is the ability to bring about that freedom.

And as certainly as daylight follows darkness, in ways perhaps of which you have never dreamed, first one little thing, then another, will come to pass to help you on toward possessing that freedom from debt.

Now is your big chance. Do not neglect it. Remember King David has said, "Delight thyself in the ways of the Lord (law) and the desires of thine heart shall be given thee."

Keep up your happy, expectant thoughts improving upon them daily, clipping off a little here, adding a little there, all the time taking such a keen delight in what you are doing using your ability to think constructively and consecutively and those little opportunities will grow into greater and greater opportunities.

Your delight in the work is a wonderful stimulant to the getting of results. For in and through it all you will have been seeking "the kingdom of God and His righteousness," and the promise, remember, is—that all the rest will be added unto you.

A Real Man

THE test of a man is the fight he makes,
The grit that he daily shows,
The way he stands on his feet and takes
Fate's numerous bumps and blows.

A coward can smile when there's naught to fear,
When nothing his progress bars,
But it takes a man to stand up and cheer
While some other fellow stars.

—Chords.

Discontented

DISCONTENTED? And you're weary
with this world and all its ways,
All its trials and its troubles and its many
nights and days,
With life's battles yet unconquered, and the
worry and the strife
Of the years before you in this game of ours
called life.

Discontented, and you feel in all this world
you are alone,
Though with people all about you there are
none to call your own,
No one really understands you, you're a
misfit in your place,
And you somehow wouldn't worry, if you
dropped out of the race.

Discontented, yes, and weary, just a little
jealous too,
Of the pleasures given others, that were never
meant for you,
Tired out with ceaseless longing for the
things that cannot be,
Never stopping once to ponder on life's
beauties that you see.

Oh, when you're in such a humor and life's
scarcely worth a smile,
Push aside your troubles and let fancy guide
you for a while,
Just pretend in life's great book that you
are acting out a part,
Would your actions and examples cheer a
weary reader's heart?

Would your Book of Life be chosen from the
many in God's store,
To be read by those who weary struggle on
forevermore?
Sometime every book is finished, sometime
every race is run,
Would you drop out weary hearted, 'fore
your book of life's half done?

Don't give up, the world is ours; discontent
is but a cloud
That attempts to hide the sunshine and life's
joys and beauties shroud,
Just remember as you journey that you're
part of God's great plan,
And by simply being cheerful you are serv-
ing God and Man.
Portia Funderburg, Lake Charles, La.

It is the sign of a noble soul to be content, although the world does not recognize our wisdom and attainments.—G. R. McDowell.

Discontent Is Often a Sign of Future Success

By ANTONIA J. STEMPLE

Turner's Falls, Mass.

"**H**E NEVER complains nor finds fault." Is that the way your friends describe you? If it is, the chances are you are a negative character. You may not amount to a "row of pins."

"I have learned in whatsoever state I am therewith to be content" is an admirable creed—sometimes—but it is never applicable to pathfinders, inventors, pioneers, nor to those who blaze trails in any phase of endeavor. Never to complain; never to give way to righteous indignation; never to find fault with anything or anybody; never to get so downright "mad" with things as they are that you throw precaution to the winds and start afresh, with the determination to make matters over to conform to your ideas—this is to have missed half the fun and thrill of living, to have lived a colorless existence, like a pallid weevil in a biscuit.

The chronic, irritable, carping critic, and the mean little two-by-four faultfinders who pick flaws just for the sake of finding fault but never attempt to remedy that of which they complain, or never have a constructive idea, these are they whom the world holds in contempt, and rightly. They are like fleas. Everyone detests them and wishes they might be exterminated, but they don't amount to much, after all. Nobody pays much attention to these flea-like critics, except to brush them away impatiently.

THE contented, patient man, who meekly accepts what is doled out to him, sighs over unpleasant conditions but thinks it is not his province to change them, and imagines he is entitled to a martyr's crown or a saint's halo because he doesn't go on strike, but simply "makes the best of things," he is not the one whom the world delights to honor. On the contrary, the very attitude of these colorless individuals invites a continuance of the same treatment.

Men of this stamp seldom lose their jobs. They are never "fired," but—they are hardly ever promoted! This type of person is about as highly esteemed as the office cat. Everyone has a good word for him, but that's about all. His opinions

are rarely consulted, and to him people seldom defer.

Who, then, are they who accomplish great things or inspire their accomplishment; who blithely proceed to do what croakers prophesy can't be done; who have discovered in earth, sea, sky, and air, forces and wisdom which have revolutionized the world?

Why, the discontented men, the faultfinders, the hard to please, the never satisfied, the impatient, the lazy, the men who wouldn't wait for the desires of their hearts and the imaginations of their brains to come to pass "some time."

Because they didn't like conditions as they found them, and because they wanted to be masters of circumstance, they set out to force things to materialize. Hence, improvements, inventions, all the wonders and progress of all the ages, and the superwonders of this age.

THERE never would have been labor-saving devices invented or developed if somebody hadn't been impatient and discontented and found fault with the methods in use.

Thank the Lord for the lazy man! He makes his head save his hands and his heels. Because he was too lazy, physically to plow and sow and reap as his grandfathers did, he invented the wonder-working machines of agriculture. It is the same all through every branch of industry.

The Englishman, the greatest colonizer in the world would have stayed contentedly in his tight little island if he hadn't been possessed of a burning discontent. He found fault with his cramped place of abode, and so fared forth. If there is a corner of the earth where he has not trod, it has yet to be discovered and he will be the one to discover it.

Is he ever contented? No. John Bull is a born "kicker." And because he does complain, and because he roars, and roars loudly when he isn't suited, the Englishman has got the whole world to do pretty much as he likes. When he goes to a foreign country, does he learn the language and endeavor to understand the native? Not he. The native has to learn English in order to find out

what the Englishman says and wants. Result: English is spoken the world 'round.

BECAUSE of this divine discontent of the Pilgrim Fathers and because they were the right kind of fault-finders, refusing to "make the best of things" at home, they went to a new country. America certainly would not be what it is now if the Pilgrims had been contented and passive. Americans as a rule are chronic growlers and generally dissatisfied with conditions. This is the reason America makes such tremendous strides. She even sets the pace for John Bull and often beats him at his own game.

But the difference between just plain fault-finding and the do-something kind is that one set of complainers find fault—and stop there. The other fault-finders do something to change conditions. Any fool may complain and scold, but it is the exceptional man who puts brains and thought behind his complaints. Translating thought and talk into action lifts the discontented, the lazy, the ambitious fault-finder into the realm of achievement and progress.

DON'T look down too disparagingly upon the "lazy" man nor upon the man who "never can be pleased." He may be hatching out an idea or perfecting a scheme which will revolutionize a business or make it possible to do in fifteen minutes what used to take an hour.

A man may be "as lazy as sin," but if he has the qualities which will make other men do his work and do it better and more quickly than he could do it himself, he is an executive of no mean order and is rewarded as such. The big rewards in business go to the man who plays Tom Sawyer most successfully and gets others to whitewash his fences under his direction.

Whom do we try hardest to please? Who gets the best of everything? Who is served more quickly than anyone else? Is it the man who never complains? Is it the person who is easily satisfied? You know it isn't. It is the man who demands and insists upon having what he wants when he wants it. It is the buyer who is never satisfied with anything short of perfection. It is the customer who makes a fuss if everything is not up to par. It is the "hard to please" executive, the "unreasonable" employer, who gets the best everybody has to offer

and keeps all subordinates "on their toes." The meek, easy-to-please individual gets the tag end of service and attention.

WHAT employer gets the most out of his employes? Is it the one who pats you on the back or says in substance: "Well done, good and faithful servant;" "thank you, that's very clever of you, Jones;" or is it the one who explodes when you make a blunder, or asks you point-blank why you are such a fool, or demands pointedly whether you have any brains, and if so why you don't use them? The former employer may be much pleasanter to work for: it is distinctly more soothing to have your hair rubbed the right way; but the other type of employer is much more likely to bring out the best in you.

ALL this is to prove that being contented and amiable and keeping your tongue and temper under control at all times may be the very worst thing to do. There are times when nothing will clear the atmosphere like a great explosion of righteous indignation or a tornado of fault-finding and honest criticism. When gentle persuasion, kindly appreciation, and polite measures fail to bring about results, it is time to try opposite tactics.

But this does not mean that you should go ranting and storming through the world, riding roughshod over your fellows and treading on every corn that you may see. It does not mean that a mean, small-calibered man will become a captain of industry, a master of arts, or a wizard of finance and achievement simply by being disagreeable and finding fault.

But it does mean that never to rebel, meekly to accept what fate or your neighbors deal out to you, to hold your tongue no matter what the provocation; to pride yourself on being contented, and to efface yourself is, as a steady working principle, all wrong, and gets you nowhere.

But righteous indignation, well-grounded discontent, and a desire to change things from bad to better—these impulses should not be smothered. They should be obeyed when accompanied by cool thinking and judgment and the consciousness of being right. Therefore, when inclined to pride yourself on being a contented man and a reliable and solid citizen it may be well to examine yourself and discover whether you have not cause for chagrin rather than self-congratulation and complacency.

Signs of the Times

Discussed or Commented Upon from a More or Less Personal Viewpoint

By ARTHUR J. FORBES

I CHANCED to ride about four hundred miles across one of the most prosperous of our southern states not long ago, and as I looked at the farms along the way, I wondered for the thousandth time how at least half the farmers in this country manage to make a living. And this state is no exception, for in every state you will find community after community of poor farmers, using slipshod methods, wasting their effort without any definite plan, allowing plows, mowers, reapers and other costly tools and machinery to rust in the fields, losing far more in the depreciation in the worth of these tools than four times the cost of the high taxes about which they grumble.

If you notice the next time you make such a journey, you will see that in other communities, the fencing is kept up, the fence rows are kept clean of briars and weeds, the machinery is in sheds or tool houses and the appearance of the farms indicates prosperity.

These farmers typify in many ways thousands of men in other vocations. The laws of nature relating to agriculture were discovered many years ago; for thirty or forty years in this country, the laws of the science of agriculture have been available to all who would study them; they have been tested and proven. Experimental farms may be visited, expert advice may be obtained for the asking, scientific analyses of causes and effects have been prepared, and it has been proven again and again that the farmer must give back to the soil what he takes from it.

WE wonder why every farmer does not avail himself of this knowledge, yet in our own experience, we go blindly on, ignoring the laws of life, seeking success without giving thought to the fact that similar fixed laws govern all human activity and that there can be no effect without a cause.

Business using that term in its broadest sense, has been too much a sort of rule of thumb combination of certain experiences of our own or others, and we have not sought the knowledge of the laws which would have enabled us to achieve

what we desired. This is particularly true as to the principle of Service which Arthur Frederick Sheldon began demonstrating twenty-five years ago. Millions of men have studied the operation of this principle and have put it into practice, but other millions have yet to learn that it is one of the basic truths of life.

The Great Master emphasized this truth again and again, in sermon and parable.

"Give, and it shall be given unto you; good measure, pressed down and shaken together and running over."

Yet it has taken two thousand years for the world to even begin to understand these teachings. That the business world particularly is at last beginning to recognize and put in practice this truth is one of the most encouraging signs of the times.

LEADERS in the business life of this country are daily stressing the need of the application of the principle of Service, and the Golden rule to business, and are emphasizing by the spoken and written word the need of more religion in business. Yet this is still regarded as so novel a thing, that when Roger W. Babson stood before a gathering of members of the Chamber of Commerce of the United States only a few months ago and boldly proclaimed his belief, the newspapers all over the country carried the report of his address as an unusual news feature.

Like the demonstrations of the laws relating to agriculture, the fact that the application of the Golden Rule to business pays in actual dollars and cents, has been proven again and again in the wonderful successes achieved by many who have put it into actual practice.

In the June number of this magazine, for example, reference was made in a brief article to the wonderful growth of the A. Nash Company of Cincinnati after the management decided to make the Golden Rule, which is only another way of stating the Principle of Service, the guiding law of their business.

Since that article was written, the A. Nash Company has again found it nec-

essary to expand their business and they have purchased an immense building, formerly a great brewery, at a cost of more than \$200,000 and are remodeling it at considerable additional cost in order to provide space for the expansion of their factories. Yet under the old system of operation, the company was a few years ago on the verge of bankruptcy.

The first of the J. C. Penney chain stores was started not more than twenty-five years ago as the "Golden Rule Store," and now there are more than 300 stores in the chain, covering the principal cities in many states and doing a business of many millions annually.



THE various plans for promoting improved industrial conditions which have been put into practice in hundreds of the great manufacturing plants of this country are all based in the final analysis upon the Golden Rule and the Principle of Service, and wherever those plans are being carried out in a spirit of sincerity and the honest desire to bring about the square deal between employer and employee, and where both employees and management strive to carry out the principle involved, those plans are working successfully and are bringing both moral and financial gains.

Knowledge of the truth that "he profits most who serves best" is becoming more and more widely known throughout the world and here in our own country we are beginning to see so many evidences of the fact that it may be hoped that many years will not pass until the conscience of the entire nation will respond. And when that day comes there will indeed be reason for rejoicing.



ONE finds this thought expressed in hundreds of forms in scores of magazines and periodicals, the pages of this magazine carry the thought in every number. The truth is being spoken by editors and writers while it is being more widely practiced.

For example, in the leading editorial in the July number of the *Valve World*, the house organ of the Crane Co. one of the great manufacturing plants of this country, we find this:

"A philosophy that may be condensed into "Do ye unto others," and "It is more blessed to give than to receive," may be still further condensed into the single word "Service."

And Service expresses not only the binding link of the Crane Veteran League as an organization, but the impulse which gives to each of its members a treasure in contentment far beyond the bounds of human computation.

"Throughout all history we may find that where a man or a woman has reached the highest point in mental and spiritual development and has lived fresh in the hearts of others through the passing centuries, that point has been reached through Service. Long after the petty kings and emperors and conquerors of earth have been forgotten, or are known only as accidents of history, deep in the hearts of humanity will live the memory and the influence and the inspiration of those who served, of those who found their chief delight in giving, not in taking; in healing, not in wounding; in helping, not in hindering; in blessing, not in cursing; in loving, not in hating; in smiling, not in frowning; in the suppression of self, not in selfishness—in a word, in the doing of good to others. Even where a titled accident of politics or the fruit of selfish force has wished to give a touch of real worthiness to the pomp and circumstance of his high place, he has tried to express it in the language of Service.

Is it not the coat of arms of the Prince of Wales that bears the words *Ich Dien*,—I Serve; The most sovereign thing man can do is to Serve.

"Service is not servitude. There is nothing menial in it. The Creator served when He created this earth for humanity, or for whatever else His purpose embraced. Christ served so completely that the world's dominant civilization today is based on His life and teaching. Confucius served, and the teeming millions of China have defied his memory. Buddha served; Brahm served. I mention merely a few of the names that will live as long as humanity has memory.

"Every act that man has done since the dawn of reason humanity gauges and evaluates according to the measure of its service to others. Who has been of the greater worth to the world, the men who have ordered things done or the men who have done them?

"How much easier it is to say, 'do this,' or 'do that,' than it is to do this or that! How much more of dignity in carrying out an order than in the giving of it? Which is in fact the greater, the general who commands or the soldiers who carry out the command? We approach freedom when we voluntarily and cheerfully serve at the behest of others; but we come into the fullest realization of freedom when we serve gladly and abundantly at the prompting of our own hearts under the banner of the Golden Rule."

There is an expression from a man in close touch with the management of a great manufacturing corporation. Can one wonder at the spread of the Sheldon philosophy of service, when one finds on every hand such expressions and such practical demonstrations of the power of truth?

Care may kill people, but don't care kills more.—Boston Transcript.

Today—Now—and Tomorrow

By CLAIRES MORGAN

NOW is a little word of three letters, but it is fraught with momentous importance. Framed in the present day—the present hour—yes, even the present moment—it reaches out into eternity. If we fully realized that we have only the *now*; that our future success or failure depends upon what we are putting into today, would not each setting sun find us so much nearer the attainment of our goal?

I remember an occasion when I was a little girl and my mother told me to do something, and I answered, "Can't it wait until tomorrow?" I will never forget the mystification I experienced, when mother replied: "To-morrow never comes," and how, when after much questioning, her meaning began to dawn on me, what a blank feeling came over me. Why, it seemed as if the bottom had fallen out of everything; that if we had no tomorrow, we had nothing.

We are all so accustomed to relying on our tomorrows, that we have to live a long while before we really get to know that it is only today that counts, and to some of us the knowledge never comes at all. We just go on from day to day, putting off our happiness, our privilege of service,—putting off really living until some mythical tomorrow which never dawns.

I AM only now, after years of experience of life's joys and sorrows, and not without some perception of its real issues, coming into a true sense of the significance of *now*. I am coming to see that it is in proportion as we react constructively today toward every experience we meet that we are building character that will stand the test of tomorrow. And I am just beginning to find what it means to *catch the vision of today*, with its beauty, its joy, its responsibilities and privileges, and weave them all into a seamless robe of such fiber and texture that it will withstand all the possible hazards of tomorrow.

Each day is a step in the ladder of time, leading somewhere. It is a good thing to ask one's self at its end, "Where has this day lead me?" Am I a little nearer the goal of my desires? Does the credit side of my ledger show a profit, not only in dollars and cents, but in growth of character?"

Today is worth any number of tomorrows. You have an important letter to write; you have a business deal to close; you are planning to get your business on a more profitable basis: Do it now.

How often the difference between success and failure hinges on the slight margin of a day, an hour, or even a minute.

I KNOW a salesman who, a short time ago, lost an order of several thousand dollars by just fifteen minutes margin. He had heard that a certain corporation contemplated an entire new office equipment of steel, and he intended to call on them that very day. A comparatively trivial matter distracted his attention, and when he again thought of it, he said: "Oh, well, it's too late now; I'll call the first thing in the morning. It's sure to be all right, because they know I have the best line of furniture." When he called the next morning, he found that his competitor had booked the order just fifteen minutes previously.

But we all know the evils of procrastination. No need to dwell on them. But we need to be reminded again and again of the necessity of building *now* for the future.

You are looking forward to some great achievement. But you must start today. Tomorrow grows out of today. And if you are not working toward the goal of your desires with all the power that is in you today, what right have you to think that tomorrow, or any future time, will bring you any nearer its realization?

THE act first exists in the thought. Out of your present thoughts you are creating your future. You are spinning the threads of your destiny *now*. By tamely accepting the limitations of your present condition, you bind yourself to those limitations. But by beginning now and changing your entire mental attitude, believing that you can be all that you desire to be, you can change your whole environment.

You are planning to reform your habits of living at some future time, but you must begin today to cultivate your power of will or that future day will find you as shorn of power as you are today.

You are looking forward to happiness in the future when you have achieved success. But don't wait. Life is too

uncertain. Commence now and try to be happy during the working out process. Believe me, it is the only way we can ever attain happiness. The difficulty in waiting to be happy at some future time is that we can never get away from ourselves. We carry the same restless, dissatisfied self—the self that no sooner achieves one desire than it is reaching out for something else—with us into the future.

OUR only hope for future happiness is to begin now and make ourselves into fit companions for our future selves. To do this, we must bring our inner selves into harmony with outer conditions. Supposing you do feel that you are a misfit, and that the conditions of your life are all wrong. You will not better them by going around with a grouch. You will get out of them far more quickly by making a determined effort at cheerfulness, and by endeavoring to make the most of your life in the place where you are. For it is by faithfully fulfilling the demands of today that we create the demand for tomorrow and the future. If we live our

highest today, the highest will seek us out tomorrow.

And do we fully realize what a wonderful thing is a day in our life—and how fraught with potentialities. Why, we should arise and go forth to meet it with a song on our lips and joy in our hearts. We should welcome it as a glad messenger out of the unseen, bringing with it fresh inspiration, priceless opportunities for service and growth, new friendships and joyous reunions, and, if used wisely and well, as bringing us one step nearer the goal of our desires.

And don't let us spend the precious *now* in dwelling on the mistakes of yesterday. The present needs us too much to allow of our wasting time in vain regrets. Rather let us gather up the lessons we have learned from its mistakes and failures, and use them in the building of a strong and beautiful edifice of character that will endure through any vicissitudes that may overtake us tomorrow. And thus we can look toward the future in perfect confidence and trust, because we will know that all the forces for good in the universe will be working on our side.

Turning the Corner

By HERBERT HOOVER

We have much upon which to congratulate ourselves. Our difficulties are infinitely less than those of Europe; we have weathered the danger point of a great crisis; our financial system has proven its strength and for the first time we have passed safely through commodity crisis without monetary panic. Our people have abundant food and abundant clothing. We are at least warmly housed, even though crowded. We possess in the high intelligence, high courage and high ideals for our people, ample reserves of economic, social and political strength. We possess a great sense of neighborliness that has had fine manifestation in these difficult months to help given each other in weathering the storm. We have had a remarkably small ratio of failures. *I am convinced we have fundamentally turned the corner.*

* * *

With the intelligence, productive power and resourcefulness of the American people, we will emerge through all this, but the rapidity with which we recover will depend upon the promptness with which we grasp and well understand the nature of our difficulties and upon the unity and energy of our action.

While our recovery may be slower than some may expect, nothing can prevent the prosperity of a country where the people have enlightenment, wish to work, wish to produce and wish to do right by their neighbors.

We need remember at all times that we are not a nation of machines, and houses, factories and railways. We are a nation of men, women and children. Our industrial system and our commerce is simply an implement for their comfort and happiness. When we deal with these great problems of economics let us deal with this one conception—that our object is to defend and increase the standards of living of all our people and upon this soil grow those moral and intellectual forces that make our nation great.—*From a speech delivered April 28 before the United States Chamber of Commerce.*

The Bread of Life

The Vision of Inexhaustible Fountains of Supply

By HENRY VICTOR MORGAN

(Sixth article in a series on the Lord's Prayer)

THERE is a large element of receptivity in all true prayer. The part must become conscious of the whole. There must be an in-flowing before there can be an out-giving. Every devout thinker whose thought has passed beyond the superficial into the profound, becomes aware of his utter inability to do any lasting good until the vision of the eternal is upon him.

A stream can rise no higher than its source. There is a world of difference between man-power and God-power; between what a man can do while thinking of himself, and what he can do while thinking of God.

Strictly speaking, we can do nothing by ourselves or for ourselves as interdependence is the law of life. In reality no man can live to himself. The most selfish miser is compelled by the very nature of things to serve all men; he robs himself of great joy and ennobling influences by not being aware that he is so doing.

We cannot push aside Nature, nor break one of her laws. We may fall, breaking every bone in our bodies, but the law of gravitation still holds. The laws of God are forever inviolate and unbreakable. His universe is forever permanent and perfect; in it there is neither loss nor lack; all that ever has been still is; all that ever will be, is now. Giving does not impoverish God nor does withholding enrich Him.

JESUS, living as he did in the realization of the kingdom of God on earth, was forever seeking to make men aware of what has been well called "Man's Supreme Inheritance." He knew that as soon as man lifts his thought to God, realizes the divine nature and becomes a partaker thereof, he passes from the human sense of limitation into that of the limitlessness of being.

Prayer is therefore not beggary but realization. It is an influx of the divine. It is an awareness of the eternal. It is the part seeking the wisdom of the whole.

This awareness of God forms the great psychological background of all that Jesus said and did; he never departs from the vision that man is in God's image and likeness, and that when man knows himself as God knows him he will be free from every limitation.

In his consciousness there was no fear of lack or need for hoarding. "Give us this day our daily bread," breathes an atmosphere of infinite trust. In it there is no planning for tomorrow, no laying up for a rainy day, no fear of old age. These are the hobgoblins of mortal mind and the grave-diggers for the race.

Give us the consciousness that realizes God as everlasting supply for every human need, so that we really live in today, and earth will be transformed. Our fears are our prison-keepers and keep us from realizing our inheritance of power. They belong to our three-dimensionally constituted minds and are of the earth earthly. There is a fourth-dimensional plane of consciousness wherein we realize the nature and share the perfection of God.

PRAYER is the method of approach to this limitless area of consciousness. It has been described by Emerson as: "The contemplation of the facts of life from the highest point of view; it is the soliloquy of a beholding and jubilant soul; it is the spirit of God pronouncing his works good." And again he tells us that the mind of the devotee is caught up, so that he sees the thing as it is in God, then is the miracle wrought.

This ability in man to lift his eyes above the plane of sense and see the thing as it is in God constitutes what Jesus meant by "knowing the truth." It is the vision of the absolute and transcends the tyranny of the relative and temporal. The knowledge thus gained at first seems to be an affront and a scandal upon our sense perceptions.

He whose mind functions only in the world of phenomena will never know that truth which Jesus said would make him free. Nor will the metaphysician, whose mind functions in the temporal, and who treats the appearance and deals with the symptoms ever really heal the sick. Nor will we escape the tyranny of poverty by dwelling upon our limitations.

GREAT is the emancipating power of an idea that takes root in the great within. Of one thus inhabited Jesus said: "Whom the son makes free is free indeed." It is all contained in the first two words of the Lord's Prayer, "Our Father."

It is the vision of permanency. Will God be less sufficient or reliable tomorrow than He is today? Nay, does not a moment's entrance into the region of the Absolute assure us that with God there is no tomorrow and no yesterday, but an everlasting Here and an eternal Now.

Our yesterdays and tomorrows should be very dear to us children of time, as they belong to our earth life only; let us, therefore, enjoy these things of sense heartily for what they are, knowing that they belong to time, while the soul belongs to eternity and can at will push aside the curtains of time and space and enter the boundlessness of being.

Truly this insight constitutes. "The bread of life," and we may well count that day lost wherein we have not made conscious contact with "The wise silence, the universal beauty, to which every part and particle is equally related."

THIS is the true bread that comes down from heaven, and he who partakes thereof will never know want. This insight of the soul, while not lawless, transcends the law of the three-dimensionally constituted mind. Jesus could very easily feed five thousand people with actual bread and fish through quite extraordinary means. There were no fish-nets, no millers, no bakers necessary in the process. It was the mind of man working on nature with all his powers that enabled him to perform the seemingly miraculous.

We should always be aware of this fourth-dimensional area of consciousness when we pray: "Give us our daily bread," else we will limit the Holy One of Israel to the things of sense. It should mean to us the consciousness of God as full supply for every human need.

Inexpressibly dear to me is the expectedness of the unexpected. The awareness of "a Rock that is higher than I,"

constitutes the armor of righteousness. It is the child's love for, and trust in, a good Father. Our part is to love and trust and to work for the things that we feel are dear to the heart of God. God's part is to supply and bring into fulfillment that for which we work. John Wesley saw this when he said: "I will work as though there were no God, I will trust as though God were all."

JAMES said: "The earnest, effectual prayer of a righteous man availeth much"; and what he means by a righteous man is one who is in right relation to God. The man who is instructed in heavenly wisdom knows that while thinking of himself he can do nothing, but that when his mind is in tune with the Infinite, all things are possible. There is a lower plane of consciousness wherein God is known to be a very present help in time of trouble. There is a higher state possible through daily communion with "The I am that I am" wherein trouble ceases, and we come to God, not for deliverance from trouble, but for communion and for rest.

Of such an one the Hindus say:

Seeking nothing he gains all;

Forgetting self the universe grows I.

While Emerson declares: "As soon as a man is at one with God he will not beg. He will then see prayer in all action."

I covet earnestly for each reader of this lesson the fulfillment in consciousness of my own favorite realization; one that has lifted me out of sickness into health; out of failure into fulfillment; out of the bondage of poverty into the glorious liberty of a son of God, I know that the things I stand for are dear to the heart of God; therefore, God is my sufficient and everlasting supply. "I am fed from unfailing fountains and draw at my need inexhaustible power."—*From Now.*

Constancy is loyalty to cause and not to personality. Cause develops and changes with every passing hour and in order to be constant and true we must develop and change with it; even constancy to an individual means that the individual must advance with us else we shall not be loyal to him, nor is it just that we should, for by lagging behind the glorious procession of eternal life we lose our place in its ranks and fail in the object of our manifestation upon the earth home. *Onward* is the word; there is no standing still for the man who would be constant and true to himself and to his relation to the supremely omniscient cause.—*Grace M. Brown.*



COZY CHATS

By GRACE M. BROWN



The Best We Know

*What more can mortal ask
Than that I give my task
The best I know?*

GOD pity the human creature who has no interest outside of himself, who knows no aim but the seeking of his own pleasure and who seeks nothing beyond his own vine and fig tree.

God bless the awakened soul who does the best he knows and who knows that his best is humanity's best and who persists in his inspired work in spite of every obstacle and apparent failure.

For to such as these who do the best they know the race is indebted for its achievement all along the line of process and progress.

Charles Howe was criticised and ridiculed while he was formulating his idea of the sewing machine.

Fulton was scorned and condemned while at work upon the steam engine.

Bacon was publicly lashed because he had the temerity to discover gunpowder.

But in spite of laughter and sneers, of scorn and abuse, these men were true to the highest within themselves, they did the *best they knew* and the race has been helped in its "going on" because of the simple heroism of the few who knew they were right and who followed thru the darkness of experiment into the light of accomplishment, the thing which they knew.

■ ■ ■

WHEN you do the best you know, you are blazing the way to a higher knowledge.

When you fail to perceive your failures, or rather what other people consider your failures, you are approaching the place where there are no failures.

When you are true to your own conviction and have absolute confidence in your own power of achievement, you have arrived at the point of achievement.

Then you are one of the world's inspirers because you are true to the truth of your own soul desire and to the human conviction which emanates from that desire.

When you allow your mind to dwell upon difficulties, then mental confusion becomes a habit.

When you relate yourself to sorrow thru self-pity and regret, then sorrow will take your mind for its natural abiding place.

When you personalize all your problems, your viewpoint is limited to the confines of your own vine and fig tree, and your mind and your life and your bank account becomes stationary and limited also.

If you would be big on all planes, think big and do the best you know every day and every hour of your life; let your work testify to the glory of you and for the benefit of the race.

■ ■ ■

DID you ever hear about Margaret of New Orleans? Never mind her other name such souls as hers are so glorified by their work that they need no name and no monument, although, praise be to the city of New Orleans, Margaret's chiseled image rises serene before the entrance to the Orphan Asylum as a monument of service and holy love.

Margaret was rich, so rich that words cannot express her mighty treasure, but she had no money and no friend and no education; so she took in washing when she could get it to do, and she took in every helpless, homeless bit of a child, whom nobody else would keep and whom nobody else could love.

And finally there were so many homeless, helpless wee bits of babies that Margaret could not do washing enough to feed them, to say nothing of caring for them and loving them and cuddling them to sleep nights.

So Margaret took her faith and her love and her babies and went to some of big rich merchants of New Orleans and asked them to please help her to feed her treasures, and God love them, the merchants told her that she could have just as much of their goods as she could carry-away.

Now Margaret was evidently a woman of wisdom and understanding as well as one of wisdom and faith, so she took a wheelbarrow with her when she went for her first installment of supplies, which so appealed to the humor of those generous gentlemen that they invited her to come again and told her that so long as she had need of anything in their stores, it was hers without money and without price.

And that blessed woman took them at their word and reached out her strong arms for more and more of these helpless little human creatures until hundreds of lives and hearts today respond to the did the best she knew.

* * *

O—it is a marvellous thing, the best of us.

It does not need opportunity or equipment to bring it out.

Because the desire of the heart, the willingness to do the thing at hand brings its own opportunity and its own equipment.

There never was a demand that did not bring its own supply.

There never was a call that did not meet a response somewhere.

There never was the humblest heart that could not rise to great achievement if it would only do the best it knew.

Truly it is our only responsibility—

To do the best we know.

Manifesting Life Gives More Life

MANY seem to forget that we possess bodies, that the laws which regulate the life of physical organisms hold good in the case of the human organism as truly as in the lower forms of life. The more life we manifest, within reasonable limits, the greater the degree of life force generated within us.

Some men are slow, lazy, phlegmatic; others energetic, alive, enthusiastic. Some people radiate the forces of life. Others have a deadening, unpleasant influence upon us. You can therefore help to dispense life and its wholesome forces, or you can spread depressing and devitalizing influences.

The manifestation of life gives life, adds to your energies. The use of certain muscles of the body adds to their strength. Certain uses of the brain add keenness to the intellect and power to the reasoning forces, and all life is governed by this same law. When you exercise your muscles, you are calling upon the body for the particular elements that feed these tissues. And these elements are, therefore, supplied in more liberal quantities to all the tissues of the body. That is one reason why a development of the external muscles adds strength to the stomach and the internal organs. Muscular effort therefore adds to your energies, makes you more vital, more "alive."—*Physical Culture*.

Love's Labor

By MAUD FRAZER JACKSON

*A work most beautiful is being wrought
These budding springtime days with hope a-thrill;
A man, young, strong, glad-hearted, newly-wed,
Building his home on yonder fair green hill.
The birds are singing in the trees nearby,
And just as jubilantly sings his heart;
What tender thoughts of joy drive in each nail;
Something eternal in these walls has part.*

*A pleasant feeling, owning one's home-nest,
E'en when another places joist and beam;
But not like his whose busy brain and hands
Brings to reality the cherished dream.
In forming something in dear name of love
The God-likeness in man is most displayed
The Master-Builder saw His work was good
When He for love the world's foundations laid.*

A Midsummer View of Economic Conditions

THE American temperament is capable of soaring to the heights and descending to the depths. Lately, under the influence of adverse financial and business developments, it came to be governed by a more or less morbid psychology, and the general attitude toward the immediate future was based as much on a vague sense of helplessness as on tangible occurrences.

Curtailment in commercial activity and increase in unemployment; reductions and omissions among industrial dividends; evidences of further shrinkage in export trade; extreme unsettlement in commodity prices; severe declines in security values: these were among the tangible occurrences contributing to darken business sentiment. It was not unnatural that people everywhere inferred that these occurrences pointed to an unrelieved business depression in the United States during the remainder of the year, and that, also, they reflected an unfavorable turn in the economic situation of the world at large. Plainly the inference of the business and financial community was an unhappy one, hence the sense of impotence to resist the reactionary

be judged more clearly, in the light of world affairs, whether conditions will support a courageous forward movement. So many difficult problems lie ahead that all of us recognize that every dictate of prudence calls for conservative policies and that the utmost care will be required in readjusting affairs to the sphere into which we have plunged.

Still, accepting all this, there certainly can be no harm in taking stock of the encouraging points in the situation, not the least of which is the fact that we have come to our present stage, in the process of deflation, without a calamity. This is not a negative but a very positive foundation upon which to build a platform of optimism; that a most acute period of liquidation should have been effected without disaster, and that a collapse in prices should have been withstood without so much as the suggestion of panic, is demonstration of a remarkable inherent strength in the country and its institutions.

Present State of Business and Prices

LIQUIDATION has proceeded very far, and although stability has not yet been established to the level of commodity prices, we have approached a stable equilibrium that will encourage a renewal of trade on the part of those who rebelled against the prices of last year and instituted the buyers' strike. The adjustment of prices to a scale means much, particularly with reference to the railroads and the agricultural interests. These interests found themselves hitherto in a very unsatisfactory situation, the worst feature of which was the fact that while the prices they received for their sales were low, the prices they paid for their purchases were so high as actually to forbid liberal buying. The railroads are the greatest employers of labor and purchasers of material in the country; the farmers as a class purchase more manufactured products than any other class of workers. But railroads and farmers must have a margin of income over expenses if they are to buy, and that margin can only come out of a proper equalization of prices.

Although it sounds like a paradox, in view of the existing depression, business is in a far healthier state than it was at this time a year ago when merchants were buying for the automatic rise in values

IT IS in just such a situation as that of the present, depressing as it may be, that the foundations are laid for sound and normal business. Until a few months ago popular sentiment resisted the forces in operation that were changing their fortunes, and would not recognize the logic of strained credit, declining commodity prices, diminishing trade balances and shrinking industrial output.

With the country in a new frame of mind, much can now be done to bring a healthy tone to the structure of business, and to hasten the era of what President Harding has euphemistically called "normalcy." Having come through the most acute period of liquidation in many years, and having sustained the heaviest abrupt decline in the general price level in the history of the country, it might fairly be questioned whether the time is right to preach optimism and talk of a forward impetus to trade.

AMERICAN business faces many uncertainties, and no one will safely undertake to express enthusiastic views concerning the future until the immediate period of uncertainty is passed and it can

which came while their goods lay on the shelves. Lax business methods have largely disappeared; that kind of speculative buying is definitely ended and merchants are seeing to it that purchases are closely adjusted to demand.

FUNDAMENTAL business is the keynote today, *with emphasis placed on careful planning and turnover, hard work, service and salesmanship.* The public having turned toward useful necessities, a considerable part of the boom material which was produced simply to make sales is no longer being turned out.

With lower commodity prices, the price of labor is becoming more normal. Railroad wages have been cut down, and steel workers are facing adjustments, which, if carried through without difficulty, will have an excellent effect. There is an insistent call upon the railroads to bring down their charges in line with reductions elsewhere.

It is maintained that the relatively low prices now prevailing for commodities make the cost of transportation so much more burdensome to producers than when prices were high and when transportation charges could readily be passed along to the consumers. Inasmuch as existing rates were not enough, with high wages and steel prices, to enable the railroads to earn an adequate return, or even, for that matter, to earn in most cases their operating expenses and a reasonable upkeep, readjustments in wages and prices at least encourage the hope that the railroads will soon be placed in a position out of which concessions in freight rates may properly come. But first the railroads must be given an opportunity to gain their bearings.

OF COURSE, in seeking the hopeful signs in the outlook, we come regularly to the main obstacle that blocks trade all over the world, the European unsettlement. Peaceful conditions are returning to the war-torn continent, but peaceful conditions do not mean large purchasing power abroad, nor do they mean a constructive credit policy at home. The Economic Policy Commission of the American Bankers Association summed up the matter lately when it reported: "It is because hundreds of millions of people live in exhaustion and distress, but are unable to buy the raw materials that glut the markets in other countries, that commerce has come to a halt, and it is idle to

hope that trade will regain its old stride or that the prices of staple products will revive until the blockade is lifted, and this can only be brought about if conditions are created in which producing countries may venture again to sell their goods on credit to weakened consumers."

ONE OF the really hopeful signs of the times is the positive desire on the part of the administration at Washington to encourage private business and to overcome the baneful effects of government interference that came as a consequence of the war.

With the signs of renewed realization on the part of the government of its responsibility to business, and with the profession of a new moral tone to its obligations, we cannot avoid the ardent wish that the government's sense of responsibility might be translated into a severe economy in its expenditures.

Ordinarily, to preach economy is to make of oneself a nuisance. But preaching is necessary to correct an expensive practice. The appropriating of hundreds of millions in the present Congress for the army and navy will play an important part in determining federal taxation, and this in turn will play an important part in the affairs of business.

Creation of a Budget Bureau in the Treasury Department, giving power to the secretary to prune the annual estimates of expenditures before they are submitted to congress, and placing the responsibility for the nation's financial program upon the President, is a step in the right direction, for the administration is pledged to a policy of economy, and inasmuch as the public has been brought violently to the practice of that virtue, it is doubly important that the government carry out the pledges it has made.

In the present year, particularly, the burden of taxation ought to be no heavier than is consistent with the fiscal policy. Even if it runs to \$3,500,000,000 it must necessarily rest heavily upon those who pay it, and though the old excess profits tax is wiped out there will remain the need for an equitable spreading of the burden.

*FROM MONTHLY BULLETIN OF MECHANICS AND METALS
NATIONAL BANK, NEW YORK.

Thrift is such a simple thing—and it means so much. It is the foundation of success in business, of contentment in the home, of standing in society.—Russell Sage.

How a Business Was Reorganized by a Group of Employees

By **WALTER T. SHARP**
President, Stephen F. Whitman and Son, Inc.

WHEN the principal workers in a business are likewise the owners of it and thus reap the profits produced by their own initiative and effort, we have what most closely approaches, in my opinion, an ideal condition of management. The control of the business is unhampered by outside influences, the greatest possible cooperation is developed; jealousies and misunderstandings between departments are obliterated and the business moves smoothly ahead on a steady, even keel capable of weathering the severest storms.

We have been successful in establishing such a condition in our organization. Every person with an interest, financial or otherwise, in the business is actually a worker in it. Our directors and stockholders come directly from our organization and hold their positions by virtue of training, ability and service. All the stock of the company with the single exception of a few shares is owned by men who are on our salary roll and performing their allotted tasks daily. Their connection with the company is a dual one—that of part owners and that of employees.

In the fullest sense of the term, the men who are in positions to do most toward the development of our business are working for themselves and are employed by themselves. What is more, the organization as at present constituted is self-perpetuating by virtue of a legal agreement between us; it is of an elasticity seldom possible under the usual directorship control, and it is the company.

AT LEAST three pronounced benefits resulting from this form of organization have made themselves evident during the more than four years it has been in effect:

1. Departments, with all friction between them eliminated, have become solidified into a compact working unit which insures economic operation and the maximum utilization of effort and resources.

2. By adding the incentive of ownership, a participation in profits and a share in company responsibilities, to the usual salary incentive, we have automatically developed a higher type of executive, and

retained in the company the best brains and most promising men.

3. The company has been rendered independent, with complete control over the disposition of its profits; and with an appreciable financial reserve constantly at its command for all emergencies.

When I say that the number of our stockholders is less than 20 and limited, including only men of executive or near-executive rank, it readily will be seen that this rather unusual combination of management and ownership was not the result of chance nor of any philanthropic plan of stock distribution. Every share of stock has been paid for; none has been given away. The plan was carefully and very deliberately conceived, after five years of experience under an estate trusteeship.

AS FAR as I can determine our plan is unusual, excepting those businesses which are still directly controlled and operated by the family or individual who founded them. In one respect it is unique, in that the legal agreement to which I have referred prevents any of the present owners of stock from passing it along to their sons or other heirs. The stock must stay with the active management of the business.

The present owners of the business lose all rights and interests in the company as soon as they cease to be actively a part of it. This provision has been made with a definite purpose in mind, and has even been carried one step further. We will admit no members of our respective families into the business—sons, cousins, brothers, aunts or anyone else—and as a result no relatives, near or distant, of any members of the company are employed by us, nor will be, in any capacity.

But I am getting ahead of my story. The organization, or rather ownership, under which our company is now operating, came into being early in 1917. Prior to that time, since the death of Horace F. Whitman in 1911, to be exact, we had been under the direction of a board of trustees acting for the Whitman estate. Having been a member of the company since 1904, I was one of these trustees. Control of the company, however, naturally rested with the Whitman estate.

THE disadvantages attending such control of a going concern are obvious, I believe. At any rate, after giving the trustee, or absentee ownership system a fair trial, I, with my associates in the management, determined that the company could never attain maximum progress without a more direct form of control. The trustees, able though they were, had in their hands money which belonged to other people and they naturally were extremely cautious about spending it. We were running, as it were, with the brakes set.

We agreed that the logical course open to us was a radical reorganization of ownership which would leave us free to formulate policies and spend as we saw fit the profits which accrued to the business. As practical men we felt we were capable of paddling our own canoes.

Our organization was admirably shaped for a venture of the kind, but long before we moved definitely toward our objective, I decided to shape it even more thoroughly to the purpose in view. The problem was not solely one of acquiring control, but of having a thoroughly competent and finished group of executives associated in that control, once it was gained.

What we learned in achieving this convinced us that it is not only possible to develop all of the executives of a company directly from within the organization of that company, but that it is highly desirable to do so as a fixed practice. Every man in a position of executive responsibility in our organization started with the concern at the bottom and came up through the ranks. In that number I include myself.

THESE men, I found, after such fundamental training, were all imbued with the spirit of the company, knew its aims and policies, and what was more important, they had been tried in the business and found not wanting.

Our sales manager, for example, came to us first in a minor office capacity. Later he went on the road and, because of his unusual ability at assimilation, was temporarily assigned to one territory after another as it was vacated for the time being by the regular salesman. He was an all-round man. It was not long before he had gained a broader knowledge of our entire sales area, than any other of our sales representatives. His initiative developed proportionately with his knowledge in other things and when there came

a vacancy at the head of the sales department he was the logical man to fill it.

The same was true of our advertising manager who in our organization is one of our principal executives. When our concern was small he handled our account in conjunction with other clients and was at the head of his own agency. He was not an employee, but an employer. When we had grown to a point where we could afford to have our own advertising department, we were able to induce him to head it. He never would have consented to come with us had he not seen the opportunity ahead of a great development in the business, providing that he sized up.

WHAT was true of these men was likewise true of all of our department executives. They literally had grown up with the business. They were eager to become permanently connected with it and were the kind of men I desired to have associated with me. All they needed was a broader grasp of the business as a whole.

An advisory board was established, composed of the advertising manager, the sales manager, the retail store manager, the factory superintendent, the cost accountant, the secretary-treasurer and myself. The members of this board met weekly for discussions which tended to give them a keener insight into company problems than it would be possible for them to get purely as department heads. The larger problems of one member were gone into by the others. I got a real understanding of the men under me and found that my earlier judgment of them was right. Then, sure of my position and sure of my men, I started the negotiations which were to dissolve the old ownership and place the business exclusively in our control. We purchased the Whitman interests at a price thoroughly satisfactory to the estate.

The stock was made available for purchase to the principals of the organization, including all of the executives and a few of the older salesmen. Amounts available to individuals varied according to their relative positions. As the head of the business, I retained control. The advisory board became the executive committee of the board of directors, or to all intents, the board of directors itself. There was no visible change in the organization; everything had been prearranged.

Our first move upon obtaining control was to enter into the agreement of which I have spoken. This, to insure legality,

(Continued on page 62.)

The Business Philosopher

Book Buyers' Bureau

ANNOUNCEMENT

THE building of a business library is becoming not only popular but an absolute necessity. Just as the successful lawyer or physician must have his reference library, so the busy business man is beginning to realize that a practical, usable business library is a great asset.

To be able to turn quickly to the shelf and pick out instantly the page and paragraph that bears on the particular problem of the hour can easily increase one's usefulness as an executive.

Why waste time and energy in trying out that which may seem to be a new idea when in reality someone else has already thought it out, tested it, and reduced to writing the same or a similar idea? Why not avail one's self of the inspiration and knowledge that comes from the lives of successful manufacturers, merchants, sales managers or master salesmen?

The reading of good books opens up new thought channels which make for greater pleasure and increased profit.

From month to month in this Department will be listed books, new and old, which busy business men should read.

It shall be our purpose to encourage the reading of the best in print. Naturally, all of the best can not be listed. Opinions differ as to what is best. Neither can The Business Philosopher be responsible for all of the theories or ideas expressed in any one or all of the books listed.

An earnest attempt will be made to steer the reader straight in the selection of books of value.

All authors and publishers will be treated fairly as well as fearlessly.

In short, the purpose of the Business Philosopher Book Buyers' Bureau will be to encourage the reading of good business books and to lay the foundation for a workable business library.

(See additional details on pages 36, 37, 38 and 39.)

This Will Show You How to

TALKS ABOUT BUSINESS

20 YEARS in the business of business training has placed Arthur Frederick Sheldon in a unique position as a leader—a successful business man upon the business platform.

His words of sound advice, his pat stories, his irrefutable logic, backed by a masterful delivery and magnetic presence has resulted in a demand for his "Talks About Business" in a permanent form.

Those who have heard Mr. Sheldon, as well as those who have heard about his addresses have repeatedly requested copies of his lectures.

It is quite generally recognized that Mr. Sheldon, with his corps of research workers, has been studying successful men and institutions to find out how and why men succeed in business. This specialized study has resulted in five complete courses: (1) The Science of Salesmanship. (2) The Science of Industrial Success. (3) The Science of Personal Efficiency. (4) The Science of Business Building. (5) The Science of Business (Busy-ness.)

❑ *Almost everyone has forgotten enough in the past ten years to add 50% to his earning capacity.*

❑ *The big idea, that inspiration, that selling point or plan, that high resolve got pushed aside and then—well it was forgotten.*

❑ *Most men make scrap baskets instead of filing cabinets of their minds.*

❑ *Organized thinking based upon external fundamentals is the real key to power, the real need of the hour.*

❑ *Can you spare ten minutes a day for constructive thought?*

Gleaning from this scientific research work the fundamental facts about business success, Mr. Sheldon has prepared:

52 TALKS ABOUT BUSINESS

Keenly and clearly he has cast these "Talks" in a form that grips the attention from the very first paragraph and holds it with increasing interest to the very end of Talk No. 52.

To the trained executive, successful merchant or manufacturer, or the seasoned salesman, each "Talk" is a review of his own experiences, which helps him to organize his forces for greater achievements. It also helps him to see wherein he has failed, the remedy and how to apply it. Furthermore, it opens up new thought channels that make his business pleasanter and more profitable.

To the beginner, these "Talks About Business" point the way for an enduring success. The "rules of the game" are so clearly and emphatically stated that there is no room left for doubt. The fundamentals of successful selling, business building and individual development are thus made available with the minimum of effort on the reader's part and the maximum of results.

(Read the three following pages)

Make Your Success Greater

THE BUSINESS SCIENCE SOCIETY

MR. SHELDON'S "Talks About Business" are supplied exclusively to members of The Business Science Society.

The purpose of the Business Science Society is to spread an understanding and application of the Principle of Service and the natural laws related thereto, as functioning in Man Building, Business Building and Community Building.

The Community Building activities function in two ways: (a) Betterment of relations between the employer and the employed; (b) Constructive service to our institutions of public education.

ASSOCIATE MEMBERSHIP carries with it four distinct privileges.

First: Fifty-two "TALKS ABOUT BUSINESS" by Arthur Frederick Sheldon.

These Talks are arranged in logical sequence and as a whole constitute what might well be termed a continued story on the subject of natural laws of successful human activity. They are especially designed to give the reader, in easy, get-at-able form, those principles which make success certain in any line of human activity.

Second: One year's subscription to "THE BUSINESS PHILOSOPHER," the official organ of the Society.

Each issue contains an editorial by Mr. Sheldon which keeps the reader up to date in the newest developments of Business Science.

Constant digging in the mine of truth pertaining to natural laws of human activity makes it possible in this monthly magazine to pass to each member the results of the research work from month to month.

Third: One year's special counsel privilege.

Every reader of "The Talks About Business" has the privilege of personal counsel, unlike the average book-buyer who does not have opportunity to counsel with the author of the book. The purpose of this service is to assist the member in the application, to his particular business problems, of the universal laws made plain in The Talks About Business. This is under the direction of the Educational Division of The Sheldon School.

Fourth: One year's membership in THE BUSINESS PHILOSOPHER BOOK BUYERS' BUREAU.

We believe in books. Good books contain the best thoughts of very able minds. The building of a business library is the order of the day. Just as the best lawyers have good law libraries, the best physicians have good medical libraries, so the master business man feels the necessity for a business reference library.

The purpose of this bureau is to encourage the reading of good business books and assist in the selection of a workable Business Library.

This membership privilege entitles the holder to counsel with this Bureau concerning books in which he is most interested. THE BUSINESS PHILOSOPHER will review from month to month books suggested. Associate members of the Business Science Society will be entitled to a 10% discount from the regular retail price on books furnished through the Bureau.

Earnest effort will be made to make each of the four services above enumerated worth the total membership fee.

All checks should be made payable to The Sheldon School.

THE SHELDON SCHOOL
Business Science Society Department
36 South State Street Chicago, Illinois

(Read the two following pages)

Some Questions Answered

In each of the eight folders containing the 52 Talks is printed 28 questions for self quiz.

Here are just a few—

What is success?

What is the surest and most scientific way to serve oneself?

Why does success depend upon decision and action?

What are the seven effects essential in all selling?

What is the foundation of all permanent and profitable relationships?

What is the Primary Law of Success?

State the seven laws of Service?

In the game of a successful life is it necessary if one wins that another should lose?

In efficiency how many grades of people are there?

State the four rules for effective public speaking.

State the cause of nine-tenths of the difficulties between Employers and Employees.

What do statistics show as to the number who really succeed?

How can you increase the value of your work?

What are the four classes of employees?

What is Morale?

State the true meaning of the term Profit.

What are the four factors in Salesmanship?

Why is a knowledge of the type to which a person belongs valuable in choosing the right kind of work?

How many kinds of unsound judgments are there?

What do you do when you think?

What are four things everyone desire to acquire and how can he get them?

Why should every teacher be a good salesman?

How can an adult, whose schooling has been fragmentary, get a good education?

How many grades of citizens are there from the standpoint of mental vision?

What is your greatest negative and what are you doing to overcome it?

(Read the two preceding pages, and the following)

PLATFORM

of

The Business Science Society

ARTHUR FREDERICK SHELDON
President and Founder

IN ORDER to establish Justice in our relationships with each other, insure Commercial and Industrial Tranquillity, promote the Best Interests of all concerned, provide for the General Welfare of all the members of our Society, and insure the blessings of lasting Liberty to ourselves, our community, and our posterity, WE the members of THE BUSINESS SCIENCE SOCIETY, hereby adopt the following Platform of Business Ethics as a Declaration of our Belief and Practice:

WE BELIEVE that the Science of Business is the Science of Service and that he profits most who serves best;

WE BELIEVE that Service rendered is Cause, while reward deserved is Effect, and that if we take proper care of the Cause, the Effect will take care of itself;

WE BELIEVE that the Principle of Service is a Universal Natural Law, and as such it applies from Employer to Employed, from Employed to Employer, and from both together as a united force to the third great factor in commercial relationships, the Buying Public;

WE BELIEVE that satisfactory Service is reflected in the three elements Right Quality, Right Quantity, and Right Mode of Conduct;

WE BELIEVE that Life is a Ledger, upon the credit side of which are Rights and Privileges and on the debit side of which are Duties and Responsibilities;

WE BELIEVE that Rights and Privileges are Effects flowing from the Fulfillment of Duties and Responsibilities;

WE BELIEVE that the Natural Duties and Responsibilities of Employer to employed are Economic, Human Interest and Educational;

WE BELIEVE that the Duties and Responsibilities of the Employed to Employer consist in doing the best possible quality of work and as much of it as possible, accompanied by the Right Mode of Conduct.

THEREFORE, in practice, we bind ourselves together, in the Spirit of service, to seek for ourselves and one another ever increasing capacity for usefulness in our Business, Home and Community Life.

(Read the three preceding pages)

THE PHILOSOPHY OF ROTARY

(Continued from page 8.)

about the art of making footwear is also assembled in our imaginary convention city. The convention is called to order and a slip of paper is passed to each individual. Upon each slip of paper is the one question "For what reason are you engaged in the shoe business?" "Why are you in business?"

It would not take a mindreader to tell the answer.

The vast majority of people are honest, and would answer truthfully, according to their light, and their answers would therefore be "to make money."

And yet that is not the correct answer. That is to say, that answer reflects an utterly unsound philosophy of life. It also indicates the basic reason why about ninety-five people out of each one hundred ultimately fail. It is because they have failed to apply "reasoning" to the real cause for the existence of their business.

THE correct answer, viewed in the light of "*the application of Reasoning to the Legitimate Objects*" of industry and commerce is, "*I am in business to render service.*" Pure reason tells him who really thinks that the one and only legitimate reason for existence of business is service.

If our imaginary convention were to be held ten years from to-day there would be many correct answers to the same question. Twenty-five years from now nearly or quite all the answers would be correct—possibly all.

And before anyone says or even seriously entertains the even fleeting thought, that our answer is either theoretical or impracticable, let us use the imagination again.

Let us suppose that while that convention is still in session an earthquake occurs which destroys all human life, all machinery and all records there assembled. Suddenly there is no human being on earth either male or female, young or old, who has any knowledge whatever about the art of making footwear. There is no machinery. There are no records.

The art of making footwear is suddenly lost to this generation of man. In this event how quickly the rest of us who are not engaged in the footwear business would awaken to the fact that we had *lost a great servant*.

The same illustration of course, applies were we to substitute hats or clothes or the means of shelter or food or anything else with which the needs and comforts and luxuries of mankind are supplied.

Yes! Pure intellectualism tells us in no uncertain terms that the natural function, the divine reason, for the existence of the supposedly sordid occupation of industry and commerce is that of *rendering service to human society*.

If this is true of the reasoning process, how doubly true it is when appeal is made to the spiritual perceptions of man.

Can it be possible that an All Wise Providence, able to create so wonderful a creature as man could by any possibility have designed him purely as a money-making machine, a garnerer of material values?

No! No! Our intuitions, our spiritual promptings all the finer forces of our being, tell us that God placed man here on earth to render service.

This fact raises commerce and industry out of the sordid ranks of self-seeking, and makes it possible for the Rotarian to sincerely proclaim "SERVICE ABOVE SELF." It enables him to intelligently declare that "HE PROFITS MOST WHO SERVES BEST."

Conscious understanding of the real reason for the existence of one's business brings to it a new dignity and a greater glory. It enables him who is working consciously in harmony with this law of laws, to really and truly put his heart into his work, and to intelligently and consciously love his business, knowing full well the reasons why he loves it.

The Philosophy of Service Is the Science of Effects by Their Causes

IT now remains for us to enquire more specifically into the nature of the three important concepts in the motto of Rotary, viz., (1) "Service," (2) "Self," and (3) "Profit."

To be practicable we must do away with indefiniteness and in the absence of exact analysis each of these terms is rather vague, and intangible. Before the philosophy of Service, or any other philosophy can justly expect universal recognition, it must subject itself most rigidly to the law of cause and effect which we are now about to consider, and it must stand the test of thorough analysis and mathematical exactness.

When the searchlight of science is thrown upon and applied to the problem of human relationships, civilization will advance with geometrical progression toward the goal of Divine intent which is perfection. It will not so advance until that is done. And it is not too bold a claim to say that the philosophy of Service carried to its ulti-

mate, as "the science of effects by their causes" flowing as it does from the fountain of the Principle of Service, conforms to still another definition of philosophy by Sir William Hamilton, whom we now further quote as follows:

"Philosophy is the science of the Divine and Human and the causes in which they are contained."

To make plain the fact that the philosophy of Service is in fact the "Science of effects by their causes" and that it conforms to the definition of "Philosophy" just given, and also to more definitely reveal the natural elements in the three basic concepts of its motto, we now postulate the statement that *human life, as a whole, may be symbolized by four equilateral triangles, the last three of which are of equal dimensions.*

These for the sake of illustration we shall designate as (G1) (G2) (G3) and (G4).

In the consideration of these four triangles we will consider (G4) first.



Profit or Reward—The Material and Spiritual Elements Entering Into It

THE above triangle (G4) stands for the concept of "Getting" or receiving, the general concept of acquisition. The letter "H" in the centre symbolizes the concept Happiness, which is what all human beings really wish to acquire, whether consciously and scientifically striving for it, or ignorantly and unconsciously groping after it. The letters L. C. and M. represent the elements essential for acquiring the composite thing Happiness or Content.

The letter "L" at the left of the triangle represents "Love of fellowman." If perchance anyone deems this term too sentimental to be scientific, it is quite permissible to designate this element "The Respect of Others." The one whose fellows either hate or disrespect him is never happy.

The letter "C" at the right of the triangle represents the element of Conscience. Let it be termed Self-respect, if that term be preferred. This, as well as the respect or love of fellowman, is a natural essential of happiness or content.

The letter "M" at the base of the triangle represents Money, the symbol of

material wealth, and the material necessities, comforts and luxuries, which it brings when wisely used.

HE who acquires plenty of the love or respect of others, a clear conscience and plenty of material wealth as a result of his daily dealings with his fellowmen, should be reasonably happy at least. He will be. Of course this implies health, but that is an antecedent cause, as we shall see later. Health is one of the elements entering into man-power, the Cause of Service, and we are now considering the element of *Reward* or profit only.

We have now seen that the term Profit in the Philosophy of Service, while it includes money and the blessings that it will bring, embodies much more than that. It includes the *spiritual values* of "Love of fellowman" and "conscience" as well as *material wealth*.

And right here we are confronted with a false belief widespread and far-reaching in its evil consequence: the belief of very many that one road leads to material wealth, or the "making" of much money, while quite a divergent road leads to the acquisition of the spiritual values mentioned.

This, however, is not true. As a matter of fact, no "road" leads to any of the three. A "road" is something broad and relatively easy to travel.

But one *path* leads to all three, and the name of that path is Service. Yes, he profits most who serves best. He "profits" most in *material gain* as well as in spiritual values, who renders the best service to those with whom he deals. In commerce, excellence of service to the customer is the only way to secure his permanent and, therefore, progressively profitable patronage. It is also the only possible way to secure his respect, and the conscience which enables one to "sleep o' nights."

Human life is a sea. It resolves itself to the ceaseless ebb and flow of the tide of give and take. The "give" is Service, the "take" is profit or reward. But giving precedes the getting as certainly as the seed time precedes the harvest.

The science of *Getting Profit* is the science of *Giving Service*.

THE reason of reasons for the widespread economic and social disturbance throughout the whole world to-day is because the vast majority of mankind has been trying to reverse this, the *primordial law of human relationship*. We as a

race have been trying to get without giving, and it can't be done without eventually either utterly destroying the race or at least wrecking civilization, and plunging it back into the mental and spiritual gloom of the dark ages. It is high time for us to right-about-face.

But what is Service, the cause of "Profit?" What are the natural elements in it? What makes the universal principle of attraction operative in human relationship? What is it necessary to *do* in order to render the *kind* of service which attracts trade and secures progressively profitable patronage to the house as a whole? What must the *employee do* in order to render the kind of service, which causes the better pay and desirable promotion to "gravitate to" or to be "attracted to" him? What must the *employer do* in order to attract the right kind of employees and tend to make their services permanent, thus reducing that expensive thing, turnover of labour? This brings us to triangle (G3) in the mathematics of life, which we will now consider.



The Natural Elements in Good Service

THIS triangle (G3) symbolizes the GIFT which man must give to GET. It will be noted that the left side of the triangle is labelled "Q1." This symbolizes the abstract element of RIGHT QUALITY.

Neither material goods nor human effort can result in confidence or satisfaction in the minds of those with whom anyone deals if the element of RIGHT QUALITY is lacking.

Right "Quality" is just as essential an element in satisfactory service as is "Carbon" a necessary element in sugar. Just as the compound known as sugar cannot possibly exist in the absence of the proper proportion of "Carbon," so the service that satisfies cannot exist in the absence of right "Quality" of both goods and human effort.

The right side of the triangle of Service is labelled Q2. and that symbol stands for RIGHT QUANTITY. The compound known as sugar cannot exist in the absence of the natural element of "Hydrogen." This must be present in the right proportion as well as carbon, if sugar is to be the result.

No one on earth can change that simple fact in Nature. Just so, satisfactory Service cannot exist without the element of RIGHT QUANTITY, as well as RIGHT QUALITY.

WHAT a blessed thing it would be if all the employees of the world would come into a realization of this scientific fact at one and the same time. When the employee does come to see this, he no longer tires himself out, holding himself back, nor tends to ruin his eyesight looking for more pay, neither does he consciously do shoddy or slipshod work. What he does, is to set about it to increase not only the Quality of his work but the Quantity of it, knowing full well that both of these elements are essential for the rendering of the kind of service which begets confidence and satisfaction, which in turn are the basis of human relationships.

He knows that both the elements, right Quality and right Quantity, are essential ingredients for the manufacture of the sugar of service which satisfies; he knows that each is an essential element for the putting into operation of the law of attraction of better remuneration.

As soon as the *employer* sees this simple fact, he no longer seeks in any way to exploit his employees. He begins to figure how *much* he can do for them within the boundaries of sound economics, not merely in fulfilment of economic duties, but of all *moral* duties as well. He also figures how much he can give to the patron for a given amount charged and still make a fair margin of profit. When this simple fact is clearly seen, profiteering will cease for men will clearly see that profiteering does not pay.

Profiteering is financial inebriacy—it is economic drunkenness. It does not build business. It cannot beget permanent patronage; it cannot secure progressively profitable patronage. Ultimately it destroys both confidence, the foundation of human relationships, and satisfaction, the bedrock on which confidence rests. It is morally unsound and anything which is morally unsound is unsound economics.

The adding of right "Quality" plus right "Quantity" is a good start toward making the service that builds confidence and satisfaction, and therefore sustains as well as attracts patronage. It goes far on the road to the goal of making good, but it does not go far enough.

THERE is one more step to take, one more element to be added, in order to make the compound of the sugar of Service that satisfies. This third element is represented by the base of the triangle marked "M" in the diagram.

The letter "M" stands for **MODE**. By this I mean **MODE OF CONDUCT**. The Bookkeeper who does much work in a day in the way of making entries, and who makes no errors whatsoever, but who *gets drunk* at night, or who *lies*, or is *dishonest*, is an example of one who, as to the technical nature of his regular vocation is all right on his "Quality" and "Quantity," but who has omitted the right "Mode" element.

Just as it requires "Oxygen" as well as "Hydrogen" and "Carbon" to make the compound known as sugar, so it also requires right "Mode" as well as right "Quality" and right "Quantity" to make the kind of service that satisfies and sustains confidence and makes the principle of attraction operative in human relationships. The same is true of material goods of every kind and nature.

The "Quality" of the groceries may be right, and the "Quantity" for the price charged may be right, but if the "Mode" of conducting the business is bad, the dealer in groceries cannot attract trade. He will gradually repel it. Late deliveries, the saucy telephone girl, bad book-keeping, any one of many destructive things may enter into the "MODE" element which tends to destroy confidence and satisfaction, even though "Quality" and "Quantity" might be one hundred percent. But as soon as the three elements are present, the principle of attraction is operative.

As certainly as the ripe apple gravitates towards the earth when ready to fall, so does "trade" and all the good things of life gravitate toward the individual or the institution whose Q.Q.M. is truly great.

LET us as Rotarians ever bear in mind that while it may be possible for other houses engaged in lines similar to our own to match us in Quantity, and Quality of goods, there is always plenty of room for legitimate competition in the matter of the "Mode" element in the conduct of business. This is purely a problem of the human equation. If we would be practical in the practice of the Philosophy of Rotary, let us not forget the fact that man-power is cause, while money and equipment and

production in the factory and of sales are all effects.

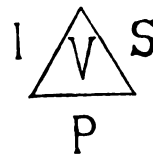
One of the wise men of the East said wisely and well, "*When the end in view is once clearly determined the means to the end is more important than the end itself.*"

The employer whose end in view is better production, better equipment, more sales and greater profits should therefore look well to the means to that end, he should and must become the maker of man-power if he would realize the maximum of possibilities.

But what is the cause of service? We have now seen the elements in it, but have not as yet carefully considered the cause back of the elements.

Here we come to the triangle (G2) which stands for the **GIVER**. (G3) the consideration of which we have just finished represents the gift which one must **GIVE** to **GET**, but the Giving of the gift always implies a Giver. That is you; it is myself; it is the party of the first part whomsoever that may be. It is the Institution engaged in busy-ness whatever that busy-ness may be. It is the nation in its relation to its citizens, and to other nations.

This factor, the Giver, the "Self," is represented in the mathematics of service by the triangle (G2) which we will next consider.



The Self, the Giver, the Elements in Man Power

SERVICE rendered is the cause of reward deserved but man power is the cause back of the Service rendered. All life is but a sequence of Cause and Effect. A certain cause produces a certain effect, which in turn becomes a cause producing its effect. The above diagram represents an analysis of Man-power as to its natural elements. The letter "I" at the left of the triangle represents Intellect, the knowing power of man. This is the power to think, to remember and to imagine. Man must "know" if he is to be a great giver of Service.

Service is the one fundamental law of human relationships but there are four primary laws related to the *Principle* of Service. This is true by reason of the fact

that four factors enter into all human relationships. They are as follows:

- 1st. The party of the first part.
- 2d. The party of the second part.
- 3d. The thing or subject of communication between the two parties.
- 4th. The meeting of the minds of the two parties in mutual agreement.

To render a maximum Q.Q.M. Service the "Self," the individual, the party of the first part, must consciously or unconsciously bring his life into harmony with four primary laws related to the Principle of Service, the "reason why" back of the primary laws. These laws may be briefly indicated by four aphorisms:

1st. Know your "Self" and how to build, or develop your man-power.

2d. Know the other fellow—know human nature—know how to mix and handle "human chemicals."

3d. Know your business.

4th. Apply your knowledge of yourself, your knowledge of others, and your knowledge of your business to the end of securing mental agreement with your fellow man.

This all involves "knowledge" and emphasizes the necessity of "Intellectual power" as an element in effective man-power.

The letter "S" at the right of the triangle represents "Spiritual" power. By the term "Spiritual" we refer to that phase of man-power which functions in love of the "Good," the "True" and the "Beautiful."

The retail store where the merchandise is "good," where the salesmen are "truthful" and where everything is "beautifully" and artistically arranged, *attracts* trade. When goods are shoddy, when salesmen lie, and advertisements misrepresent, and the store is dirty and unkempt and ugly, trade is repelled.

THE development of the spiritual side of man's nature is eminently utilitarian. In other words, it *pays*, even in a material way to develop the spiritual side of man-power. Man has largely neglected this in his mad chase for material gain.

A long time ago, physical strength was the test of power, ownership and survival. Then came the mental age when wit made for wealth and power and possession. In the age of the survival of the fittest through service, which we are now entering, spiritual power will be the determining element in effective man-power. Right will in fact be recognized as the most important natural element in might.

At the base of the triangle (G2) is the

letter "P." This represents the "Physical" element in man-power. The physical body is the instrument through which the Intellectual and Spiritual powers are expressed. It is the house in which the Intellectual and Spiritual entity, the Self, the real man dwells. The sound mind needs a sound body.

All three elements must be "fit," if the Quality, Quantity and Mode are to be right. Here, "Health" enters as a cause of Service.

The letter "V" in the center of the triangle (G2) represents the element of Volitional power. Volitional power is the Intellectual, Spiritual and Physical power expressed, or made dynamic.

It is the static power of the "Head" and "Heart" and "Hand" run through the mill of the Will, and converted into words and deeds, functioning in Quality, Quantity and Mode.

The Q.Q.M. of any given individual cannot by any possibility be greater than the measure of his Intellectual, Spiritual and Physical power.

Thus does the Philosophy of Rotary, the Philosophy of Service, show clearly the importance of constant self-culture. The value of man-building looms large in the light of the natural relationship of man-power to Service, and of Service to reward or profit.

THE Philosophy of Service does not claim that all human beings are equally blessed as to natural power. But it does claim that there is less difference in the natural or latent capacity of individuals, than there is in the degree of effort put forth by individuals to develop the latent talents which they naturally possess. There is a vast difference between the desire to render service, which is sadly lacking in many and the capacity to render a high degree of Service. Both can be developed and both are essential for the Service which is the cause of deserved reward.

Nature's law of evolution or growth of any capacity, faculty, quality or power, lies in the right nourishment plus the right use or exercise of it. The right use, or exercise principle, is just as essential as is the right nourishment principle, and this is just as true of the Intellectual, Spiritual and Volitional or will qualities, as it is of the physical. We all know that the physical organism of Man must have both correct *nourishment* and correct *use*, if it is to develop physical power. The same

law applies to the Intellectual, Spiritual and Volitional elements of man-power. This makes plain the fact that to be obliged to render Service, to "labor," to work with hand and head, is not a curse but one of the two great natural blessings.

Life itself is but the Spiritual and Intellectual process of being and becoming, and this requires "doing," the rendering of Service.

WE have been labouring under the false belief that "Being" precedes "Doing," that Egoism precedes Altruism. The main effort of our educational system has, therefore, been to convey knowledge to the individual that he may therefore become learned, that he may in turn *do*. All the time the fact has been that man must "DO" as well as "KNOW," before he can "BE"—become able to serve. As a matter of fact man labours under a dual or double necessity to serve in order to survive.

1st. He must exercise or use his capacities and powers in order to develop strength—power.

2d. He must produce artificially or die of starvation.

Many of the lower animals *gather* and *store* food, but they do not *produce* it. If the natural supply fails they perish. Not so with man. When natural supply is not sufficient, he produces. This at once makes it not only possible, but eminently practicable, and indeed necessary for Altruism (Service to Others) to go before Egoism; for Service to go before Self. It makes the Philosophy of Rotary as expressed in its motto: "Service above Self—He profits most who serves best"—eminently practicable.

The author of the "Manhood of Humanity," the science and art of human engineering, previously quoted, is an eminent mathematician and engineer, and one whose statements should be seriously considered by business men.

No matter how widely some may differ with him as to some of his conclusions, no one can fail to see the immense value of his contribution to science as to the essential nature of man and his possibilities.

MANY writers in the past have classed man as an animal, a "higher" species but still an animal. The author of the work referred to refutes this claim most effectively, and says of man:

"And now what shall we say of human beings? What is to be our definition of man? Like the animals, human beings do

indeed possess a most remarkable capacity which is entirely peculiar to them. I mean the capacity to summarize, digest and appropriate the labours and experience of the past. I mean the capacity to use the fruits of past labours and experiences as intellectual or spiritual capital for developments in the present. I mean the capacity to employ as instruments of increasing power the accumulated achievements of the all-precious lives of the past generations spent in trial and error, trial and success. I mean the capacity of human beings to conduct their lives in the ever-increasing light of inherited wisdom. I mean the capacity in virtue of which man is at once the heritor of the bygone ages and the trustee of posterity. And because humanity is just this magnificent agency, by which the past lives in the present, for the future, I define Humanity in the universal tongue of mathematics and mechanics to be the *time-binding class of life*."

Speaking of the statement of Herbert Spencer that Ethics has to recognize the fact that "Egoism comes before Altruism," the author writes as follows:

"This is true for ANIMALS, because animals die out from lack of food when their natural supply of it is insufficient because they have not the capacity to produce artificially. But it is not true for the *human dimension*. Why not? Because humans, through their *time-binding capacity*, are first of all *creators*, and so their number is not controlled by the supply of unaided nature, but only by man's artificial productivity, which is THE MATERIALIZATION OF THEIR TIME-BINDING CAPACITY.

"Man, therefore, by the very intrinsic character of his being MUST ACT FIRST, IN ORDER TO BE ABLE TO LIVE through the action of parents or society, which is not the case with animals. The misunderstanding of this simple truth is largely accountable for the evil of our ethical and economic systems or lack of systems. As a matter of fact, if humanity were to live in *complete* accord with the animal conception of man, artificial production—time-binding production—would cease, and ninety percent of mankind would perish by starvation. It is just because human beings are not animals but are time-binders—not mere finders but creators of food and shelter—that they are able to live in such vast numbers.

"Here even the blind must see the effect of high dimensionality, and this effect becomes in turn the cause of other effects which produce still others, and so on in an endless chain. WE LIVE BECAUSE WE PRODUCE, BECAUSE WE ARE ACTING IN TIME AND ARE NOT MERELY ACTING IN SPACE—BECAUSE MAN IS NOT A KIND OF ANIMAL.

IT is all so simple, if only we apply a little sound logic in our thinking about human nature and human affairs.

"If human ethics are to be human, are to be in the *human dimension*, the postulates of ethics must be changed; FOR HUMANITY IN ORDER TO LIVE MUST ACT

FIRST; the laws of ethics—the laws of right living—are natural laws—laws of human nature—laws having their whole source and sanction in the time-binding capacity and time-binding activity peculiar to man. Human excellence is excellence in time-binding and must be measured and rewarded by time-binding standards of worth.

"Humanity, in order to live, must produce creatively, and therefore must be guided by an applied science, by technology; and this means that the so-called social sciences of ethics, jurisprudence, psychology, economics, sociology, politics and government must be emancipated from medieval metaphysics. They must be made scientific; they must be technologized; they must be made to progress and to function in the proper dimensions—the human dimensions and not that of animals."

The only way the Philosophy of Rotary can differ with any part of the above statement is in the use of the word "CREATES" and "CREATORS." Man is a *producer*, but he does not *create* either matter or energy. As a combiner of created raw material, he is a conscious artificial producer, and thus capable of becoming a *master-servant* to his fellowman; at the best, as a creator, he creates "*form*," but neither energy nor substance.

And now what is the practical conclusion and lesson to be drawn from the consideration of the "Self" in its relation to Service? Among the conclusions of a very practicable nature this.

THE world has been passing through greatest era of destructiveness in its whole history. It is now confronted with the necessity of an intensive period of productiveness. Should that fail to come and should there by any possibility, be inaugurated another world war, (another period of destructiveness), we are confronted with the possibility that Europe and possibly the whole world will be left in ashes. Another world war must not come but we must either destroy war or permit war to destroy us.

But quite apart from that we must either produce or starve. Man has freedom of choice, and we, the people of the world, have the power to choose which it shall be. Common sense dictates that we shall choose the road of constructiveness, and productivity.

The prediction of the Philosophy of Rotary is that the world is about to enter upon the greatest period of productivity in its history.

This prediction is based upon knowledge of the fact that service to the world, through production and distribution, is

the road to preservation of the best interests of all.

1st. Service from employer to employee through fulfillment of his natural duties, obligations and responsibilities to those whom he employs. The fulfillment not alone of his "economic" duties but of his *moral duties* and his educational duties.

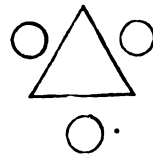
2d. Service from employee to employer, functioning in right *quality* of work and right *quantity* of work, and right *mode of conduct* in the *home*, in *business* and as a citizen.

3d. Service from employer and employee, as a united team, to the third factor in industrial and commercial relationships, the buying public.

That Is the Path to Peace and Power and Plenty for Everybody

And an even more important conclusion resulting from our consideration of man-power as the cause back of service rendered is the opportunity of the men and women of this generation to serve the boys and girls of this generation and of generations yet to be by bringing about improvements in our school system. Some way, somehow, the natural laws of human activity must be taught to our children before they take their places in the school of life. Our schools must scientifically cultivate the human plant to the end of the development of *all* the natural elements of man power.

But what is the *cause* back of man-power, whence comes man-power. What is the source of supply of all men's needs, including his human power? This brings us to a consideration of (G1).



The Cause—The Source

ALL things created have a Creator—
All things provided have a Provider.

The triangle (G1) symbolizes the trinity of powers almost or quite universally ascribed by the various religions of the world to the Creator, Omniscience, Omnipotence and Omnipresence.

The Philosophy of Rotary is not a religion. The Protestant, the Catholic, the Jew, the Gentile, the Confusionist or Tacist, the Hindu, the Animist, the Buddhist, the followers of any of the seers and prophets of the ages all look alike to the Rotarian as a Rotarian.

He of course may and probably should, and generally does, have his individual preferences as to religious beliefs, but as a Rotarian he greets all men as brothers.

No religious professions or beliefs are required for membership in Rotary.

Let us not, therefore, be misunderstood in this phase of the discussion of the Philosophy of Rotary, but the Philosophy of Service carried to its logical conclusion as a "science of effects by their causes," could not escape if it would certain conclusions which make of it, as Sir Wm. Hamilton so well puts it: "A Science of things Divine and Human and the cause in which they are contained."

The law of cause and effect cannot escape the existence of cosmic cause. That all material substance and all energy have a source, a cause, pure reason could not deny if it would. Call it God; call it Infinite Mind, call it Nature; call it with Herbert Spencer "the Unknowable." Call it what he will, man cannot escape the logic of its existence.

MAN may say if he will that the human mind being finite cannot grasp the Infinite, and that therefore man can not know God.

Well, Edison says he does not even yet know what electricity is. But that it *is*, we all know by its phenomena, its manifestation, and by the same rule we all know that what religion terms God, *is*. We know it by its manifold phenomena—by manifestation which carries with it the conviction of Infinite Wisdom, Power and Presence.

Cause cannot give rise to that which is not in itself, and consciousness in varying degrees of *intelligence* is manifest in nature.

That which material science calls matter or material substance exists—Power or Energy exists—existence implies creation—creation necessitates a Creator.

If the term God seems too indefinite and vague to permit of intellectual realization or reality, let us substitute the word Providence. If that is still vague, let us hyphenate the term and spell and pronounce it *Provid-ence*.

The human intelligence can grasp the fact that all things provided have a Provider. Pure logic compels acceptance of that basic fact, and to the Infinite cause or Provider, man is finally indebted for everything he has or can ever get. To that cause he is indebted for all his finite power. That *intellect* of yours and mine we know—that *emotive power*

of yours and mine that feels. That *body* of yours and mine by means of which our thoughts and feelings are expressed in words and deeds. That *will* of yours and mine with which we decide and act. There is a Source of all that power which we call "ours."

AS A matter of fact, man is but a transmitter of power. But in the hurry and whirl of human activity we are apt to become thoughtless in this matter.

Have we all seriously considered the fact, already stated, that man does not create a particle of raw material or an ounce of energy.

Blessed with his mastery of the element known as "Time" and his power to "bind" and utilize it, he is indeed a marvelous combiner of created things into forms of usefulness. But with all his productivity, he is but a combiner of what Providence creates.

Yes, man feeds the sheep and shears the wool and weaves the wool into garments for the aid and comfort of himself and his fellowman. But where would he be without the sheep or the wool? And man did not create the sheep or the wool.

Man plants the cotton seed and cultivates the cotton plants and picks the cotton and "gins" it, and weaves it into cloth and shapes the cloth into garments and other forms of usefulness, but where would he be with no cotton seed to plant or no soil, or no sunshine or no rain?

Man mines the ore and hews the wood and shapes it into form and combines the forms into shelter, but where would man be without trees and without the ore?

Man cultivates the soil and raises food, and cooks the meal, but no human being ever yet *made* or created any food—all he does is to cultivate and to prepare that which Providence provided. To that same Source we are indebted for the very air we breathe, and without which life would leave the body in about three minutes.

Pure reason compels loving gratitude to such a Provider. The normal man or woman is not consciously ungrateful but is often thoughtlessly so. Let us as Rotarians think seriously about this matter, and its relationship to the fraternal idea, and Service to others for which Rotary stands.

AS to Brotherhood, or Fraternity, or Fellowship (call it what you will)—well, Providence provides not only the sheep and the cotton and the trees and the

ore and the soil and the sunshine and the rain and the food and the air—Providence provided all—and that *all* includes man—and that includes you and it includes me. Yes, God is my Father, whether I acknowledge Him or not. Sons have been known to disown their fathers—and that same cause is your “father” and hence you and I are brothers. Yes, the brotherhood of man is a scientific fact and never was an iridescent dream.

And as to the relationship of the fact of the existence of God or Providence to the principle of Service for which Rotary stands. Have we thought that through to its logical conclusion?

We stand champion for the principle of Service, as the fundamental law of all human relationships and after all that principle is but the law of love made manifest.

Service to others is the test of love, and without love of something of some kind service cannot exist.

But man's love made manifest in Service is often the love of the trade of the customer instead of the love of the customer. He takes no real interest in the customer as a human being—he is simply interested in getting and holding the customer's trade, which he dearly loves to have and hold. Hence he tries to give Q.Q.M. Service.

That, some will say is the only practical, honest and truthful view of the matter. But let us see. The fact is that anyone whose seed of Service is planted in the soil of love of the customer's trade instead of real interest and love of humanity can never raise the best possible crop of Service.

In Agriculture we know that certain seed require certain soils. He who tries to raise alfalfa in some soils will waste his seed, and have his toil in vain.

It is just so in the matter of raising the best possible crop of Service that satisfies and begets confidence and attracts and permanently holds profitable patronage. The seed of Service grows best in the soil of the love of God—loving gratitude to Providence. This logically results in the genuine feeling of brotherhood or love of humanity including the customer. Service to the customer is then genuine and neither shallow nor a sham.

Without it Service is not even 99% pure.

WE HAVE been passing through an era of materialism. In his conquest of the lower kingdoms and his greed for

gold, man has been tending to turn his back on God.

Looking down, to the lower kingdoms, mining our mines, and conquering the forest and cultivating our vegetable kingdom and scientifically breeding “stock,” we have faced away from the kingdom of God and His righteousness, which should be sought first. Whereupon all these other things are added.

It is time for us to right about face. It is high time to return to some of the good old-fashioned virtues of our fore-fathers, so called old-fashioned, but which can never get out of date for the simple reason that they are in harmony with fundamental and universal law.

We have now considered the exact meaning of the term Philosophy and analyzed the Philosophy of Service.

We have found Philosophy is itself a Science, dealing with “fundamentals,” “applying reasoning to its legitimate objects and revealing causes back of effects.” We have found that the Philosophy of Service conforms to these general standards of true Philosophy.

It now remains for us to inquire *what results* we can logically expect to flow from a universal understanding and application of the Philosophy of Service for which Rotary stands; finally and most important of all *How* Rotary can help to bring this about.

What?

WHAT will be the result of universal understanding of the Principle of Service and the natural laws related to it? The answer is Universal Peace and Plenty, through a reign of universal justice throughout the kingdom of man. Let the pessimism of materialism and selfishness cry “Utopia” if it will. Let it proclaim this Philosophy as being in the nature of impracticable idealism, if it so desires. Those who say it cannot be done, will be run over by those who are doing it, if in their selfishness they survive long enough.

Justice between nations, justice between institutions, commercial, industrial or otherwise. Justice from employer to employee—justice from employee to employer. This is all coming to pass, and that is the only possible path to peace and plenty.

Why?

SOME say that all this cannot come to pass because man is naturally a fighting animal, and that human nature is essentially selfish. But that is not true. Man is not *any* kind of an animal—man

is a human being. Selfishness has been mistaken for self-interest—the desire to survive—the instinct for self-preservation.

When man emerges from his childhood to his manhood, and he is doing that now, he will have perceived the fact that the law of the survival of the fittest is the law of the survival of the most serviceable. Then wanting to survive, he will no longer want to fight. He will want to serve.

The Radium of the light of an understanding of the "principle" for which Rotary stands is the cure for the cancer of selfishness. Selfishness is not a natural characteristic of man—it is a disease; it has caused enough dis-ease. It can and will be cured.

The world war closed the book of the history of the childhood of man. We are now at the beginning of the history of its manhood.

On the night of the Armistice I went home almost deafened by the din of joy in which America nearly went mad with the delirium of delight, but not too deaf to hear the voice of truth proclaim these lines, which I wrote down:

"To-night the hand of Mars is stayed. To-night the armies which this morning were arrayed in battle-form are resting. God be praised. To-night the whole world knows that he was wrong who said that strength of Head and Hand make Might. To-night we all should know that in God's everlasting plan of things, there is no lasting might without the natural element of Right," and there is not.

Success cannot be won that way, by nations or by institutions or by individuals. Neither Spiritual strength, nor mental strength nor physical strength will alone make might. It takes all three. But righteousness is an element in permanent might, just as certainly as oxygen is a natural element in water. And so then the real reason why the kingdom of Man is to be governed by the principle of Service is because:

- 1st. It is right that it should be.
- 2d. It is the law of sound economics.
- 3rd. It is the law of survival, on the plane which the race is now reaching. Man must *serve* to survive.

When?

WHEN will there be a universal practice of the Principle of Service? When will it be universally understood? When as many boys and girls and men and women understand it as now know the multiplication table, its universal applica-

tion will be at hand. When will that be? That all depends and it depends very largely upon the business men of the world.

Regardless of the merits or demerits of the question of Prohibition (a proposition neither I as an individual, nor Rotary in any way raises as an issue, and certainly not in Scotland), the prohibition of the manufacture of alcoholic drinks did not make much headway when left to the work of moralists. But when "business" came to the conclusion that intemperance was unsound economics, prohibition of manufacture of alcoholic beverage soon became an accomplished fact, in the United States, and distribution theoretically so, with sale gradually lessening.

Commerce and industry have already very largely awakened to the fact that Ethics, Righteousness (applied Service) pays. The rest will follow gradually.

About five per cent of the people of the world are employers and about ninety-five per cent employees. At one and the same time a vast duty and responsibility and a mighty privilege rests with the five per cent. The chief duty of every employer, whether he knows it or not, is that of an educator, a teacher. He should be a teacher of fundamentals—the natural laws of successful human activity—the mathematics of life. When the employers of the world know the natural laws of human relationships, and are competent to teach them, and do so, the universal understanding of them on the part of adults will rapidly follow.

But this process is bound to be painfully slow, until the Principle of Service and the natural laws related to it are taught in our public schools and other institutions of learning. But that day is coming. When it comes the day of universal understanding of natural law and its application will very soon be here.

Civilization rests upon the pillars of four Institutions. Its evolution depends upon them. They are the Home, the School, the Church and the State. When fathers and mothers understand this principle and teach it to their children; when the school teachers understand it and are supplied with text books on the subject, and teach the mathematics of life; when the church understands it and teaches the utilitarian aspect of Righteousness; when the Clergy show men the relationship of spiritual power to material and spiritual values in the here and now, as well as in the life to come; and when our Statesmen understand it and enact man-made laws

which are in harmony with God-made or natural laws; then the day of universal understanding and application of Natural Law will have fully arrived. It will not be tomorrow, or next week, or next year. But it will come much more quickly than many now believe.

How?

WHAT are we going to do to help to bring all this about? What are we as Rotarians going to do about it? I venture two suggestions, both of which are most respectfully submitted. First, a large percentage of Rotarians are employers, practically all. Let us start by earnestly attempting to fulfil all of our natural duties, obligations and responsibilities to our own employees. Many are doing so now. Many Rotarians, and many who are not Rotarians.

The vast majority of employers throughout the world want to do right by their employees to-day. They have learned the foolishness of exploitation of labour. They have learned the lesson of the hell of hate; the destructiveness of Selfishness. But the sins of the fathers are literally visited upon the children unto the third and fourth generations. Employers of to-day are suffering from the selfishness of past employers.

"Management" generally referred to as "Capital" does not enjoy the confidence of "Labor" to-day, and without that, there is no basis for profitable relationships. That base must be rebuilt. It can be, and will be, and by means of what Management *says and writes and does* in its relationships with Labour.

"Action and Re-action are equal." That is a law of the mental and spiritual world as well as of the physical. The action of Management towards men managed has been selfish. The selfish action of Labour to-day is the back-wash, the return of the tide that went out.

"Like begets like." We "reap as we have sown." "As above, so below."

BUT Management and those who own property have learned the lesson. Constructive action will beget constructive re-action. Let us not be weary in well-doing, but do right and keep on doing it. Law is law, and the law of Service is the law of Attraction and it will work.

Let the employer fulfil all of his economic and human interest and educational duties, regardless of seeming ingratitude. Let him do it, not because it will pay, neither

in a paternalistic way, but because it is *right* and then keep it up, and constructive re-action will soon set in. As to economic duties, let him not pay more than services are worth through either fear or sentiment, but pay *all* that they are worth, because it is right that he should.

Labor is selfish just now, very selfish, but any individual or organization of individuals which seeks to do less work but at the same time get more pay, is like one who builds less fire but expects more heat. That is contrary to natural law. It cannot and will not work. Organizations, like individuals, which persist in transgressing natural law, destroy themselves. Again we see that "our only crime is ignorance." The crimes, past and present, of Labour against Capital and Capital against Labour have all been due to ignorance of natural laws. But Labour is more intelligent than of old. It is very intelligent to-day, and it will see the reality of this law of nature, and begin nobly to "serve" before it is too late.

LET us not get so lost in world problems that we forget our own employees. The business of every Rotarian should be a beacon light in the community where it exists, radiant with the light of fulfilment of all the natural duties, obligations and responsibilities from employers to employed and from employed to employers, and of both together as a united team to the patrons of the house as a whole. The patrons in commerce and industry are the "big boss" after all. When they quite, we are all out of a job, employer and employee too.

2d. Public Service.

But what about our public Service as Rotarians? Rotary is already a big factor in man-building, business-building, and world-building. Would we become truly great *world-builders*? Then let us remember this.

Make each institution right in the community, and the community is all right. Make each community right, and the state is all right. Make each state right, and the nation is all right. Make each nation right and the world is all right. But let us not forget that the secret of making the institution right nestles in the making of the individual right.

In final analysis, the problem of Institution building, community building, state building, nation building and world building is the problem of man building. Make the man-power right, and the rest will take

care of itself. This problem resolves itself in turn primarily to two things.

1st. Betterment of relationship between employer and employed, and

2d. Constructive service to our public schools and other institutions of learning.

As to the first, let us as suggested, begin at home and each do the best he can.

It is a big job, but no job is too big for a good Rotarian.

As to the second, "*Constructive Service to our schools.*" Therein nestles the only possible "How" of rapid and relatively early understanding of the Principle of Service and the natural laws related to it. Therein nestles a vast opportunity for real service by Rotarians to the boys and girls of this generation, and those of all generations yet to be. Let us "stop" for a moment and "look and listen" and think of this fact.

Practically all of the future *fathers* and *mothers* and *teachers*, *preachers* and *employers* and *employees* and *legislators* of the near future are now in the school-room of the world.

Rotarian Geo. James of Memphis, Tenn., says that we old fellows are rather hopeless anyway, and that our hope lies in the youth of the world. He goes so far as to say that the teaching of the Principle of Service and the natural laws relating to it to the school-children of the world is more important than anything else that could possibly be done. Why not Rotary secure the co-operation of other similar bodies, and all together see to it that this really big thing is done?

MEN who can "pull off" this convention can do anything. That would be a service worthy of Rotarians, and all combined. Let each Noon-day Club co-operate in this matter, functioning through the local Chamber of Commerce, and the business men could revolutionize our school system by seeing to it that the Principle of Service and the natural laws relating thereto are reduced to textbook form and properly taught in our schools. This would be a service worthy of seers and prophets, who plan for generations yet to be.

United the business men of any nation could build a Business Science University, making the main object man-building and the teaching of natural law. They could create a new species of school in which Principle is paramount to precedent. Such an institution should be not for private profit, but eleemosynary. It should be non-

sectarian and non-political, but carefully guarded against materialism.

Such a school would rapidly evolve the science of human relationships, and soon become a mighty servant to all other schools.

Why not do it?

This would be a "Boys'" and "Girls'" movement, world-wide and more worthwhile than anything else that could possibly be done.

Conclusion

AS TO conclusions to be drawn from our consideration of the facts stated, we are certainly justified in remaining optimistic. The true Rotarian is always that.

But it is no time for side-stepping responsibilities. It is a time when everyone should be willing and glad to face facts fearlessly, and go where the light of law leads, and do his part. The world-wide "boil and bubble, toil and trouble" in the commercial and industrial and governmental cauldron which is now taking place, does strongly indicate one of three things.

1st. Racial destruction through transgression of natural law.

2d. Recession, or relapse into the mental and spiritual darkness which witnessed the Fall of Egypt, and later that of Rome, or

3rd. The rebirth of the human race into a new and better age.

Personally I believe in the latter hypothesis. I hope that I shall never become a pessimist. I never want to be like the old lady, who said she always felt bad when she felt good, because she knew she would feel worse tomorrow.

Let us not believe it is going to be worse tomorrow. It is going to be much better.

We are simply at the parting of the ways, and it is a bit difficult to find our way and choose our path, but we shall choose the path of Service, I am sure. In much of the trouble of the times, the student of natural law sees but the suffering born of transgression of natural law. Sooner or later, man, burned by the fire of the hell of hate, will learn the law of service and human life will be brought into harmony with it. God grant that we of this particular cycle of civilization learn this law of laws and proclaim and live it.

THE travail of the times is great, but in it I see the evidence of the birth pangs of the race, as it is being born into a new and better cycle. Even as the butter-

fly emerges from the chrysalis, and, freed from the cumbersome body of a crawling thing, soars to higher realms; so shall Genus Homo, freed from the ugly slowly creeping chrysalis of selfishness and materialism, emerge into the bright light of an understanding and application of the Principle of Service, and rise to a plane of harmonious and profitable human relationship but little dreamed of in the ages out of which we are passing. Let us unite to prove all this. Let us make it a reality. Let us prove it Rotarily, by conforming our lives to natural law, the law of laws we all love and the laws related to it.

Long live Rotary—and it will.

Fed by the Eternal Truth of fundamental law, it will never "run dry." May it become even a greater generator of "light" and "Power" in the consciousness of man, than is the mighty Niagara in the realm of the physical world.

Finally may I have the honour of dedicating to the Rotary Clubs of the world my favourite blank verse production—the essence of which is a little lesson in law and its relationship to life.

"Niagara"

I LOOKED upon Niagara, I heard its waters roar, I saw its seething torrent rushing on. "For evermore," it answered, as I asked how long 'twould flow.

As I watched its waters tumbling to the deep dank gorge below, as I watched their restless hurry in their never-ending flow, I bethought me as I wandered, and upon the thought I pondered, how Niagara, its commotion, and its never-ending motion, and the river strong and rapid, and the lake beyond, when placid, and again when lashed to fury by the fierce mad winds that blow; and the quiet tranquil river, flowing peacefully below; and the ocean way out yonder, where all waters finally go; yes, I pondered as I wandered, how all these resembled human life, its real conditions.

There are times when life is placid, like the lake when all is still; these are times when we as mortals are in harmony with God's will; there are times when life's tempestuous, like the lake lashed by the storm, when the human will is clashing with the law of love, God-born.

There are times when life's river, flowing on both swift and strong, when in night-time and in day-time all is well and nothing's wrong; there are times when rocks and rapids, intercepting placid flow, boil

and bubble, toil and trouble, reign and rule as on we go, to some rushing life's Niagara, when no longer all is well; but like waters I am watching, man dives down and down to hell.

To the deep dank gorge of misery in the mental vale of hate; or, when pang of guilty conscience causes him to wait and wait, all impatient for the coming of grim death to seal his fate, in the seething boiling whirlpool of the hurrying here and now. When he's tired of the turmoil, here, sometimes man makes a vow to the Infinite Creator, the Omnipotent First Cause, to forever cease transgressing God-made rules, all natural laws.

If that vow is made in earnest, and is kept in every way, Life again becomes a river, as the waters did to-day at Niagara. As I watched that peaceful river down below the roaring Fall; as I watched its waters winding on and on all unmindful of the turmoil they had passed; winding through that gorgeous valley, 'mid the rock-ribbed banks, so massed in safety, all my heart gave thanks to God, to the All Wise, and the All Good. His is not the vengeful rod.

If man, foolishly transgressing God-made laws, creates the "fall" in the peaceful flowing river of his life, then all he has to do, is just take it like a man. God can still the troubled waters of the plunge. He can and will protect you in the rock-ribbed walls of Right, and restore the peaceful river, reinvest you with your might; if you but ask His forgiveness and deserve His loving care by conforming to His mandates all the time and everywhere.

Life is law, not luck, my brother, and the laws are all God-made; right makes might, and wrong's undoing is not very long delayed. If your life is sadly troubled, seek the wrong you've done, my dear, never mind the other fellow, what he's done to you, don't fear. Be a man, be honest, loyal, ever-faithful, ever true to whate'er the voice of conscience tells you clearly what to do. That's the way to "Ride the rapids," that's the way to make the "Fall," that's the way to "still the whirlpool;" heed God's laws, then, all the current of your life shall flow to the ocean way off yonder where all lives must finally go, to the ocean of all oceans, to the sea no eye can see, to the ocean of Hereafter, to the sea "Eternity" through the gorgeous rock-ribbed channel of the valley known as Right, reinstated in your power, reinvested with your might.

The Nothingness of Something

Man Is Enslaved or Liberated by His Beliefs Rather Than by Facts

By EUGENE DEL MAR

(Copyright, 1921)

IT IS a current belief of various branches of the Higher Thought Movement that "darkness is the absence of light, death is the absence of life, and error is the absence of truth." It would be equally true to define light as the absence of darkness, life as the absence of death, and truth as the absence of error. What is the significance of these statements, and is it true that anything is merely the absence of something else?

It is the universal testimony of physical scientists that darkness is not the absence of light, that there is neither absolute darkness nor absolute light, that all degrees of darkness and light are related to each other; in fact, and in a deeper sense, that neither darkness nor light exists as a physical fact, but only as a matter of mental consciousness.

It is also the universal testimony of physical scientists that death is not the absence of life. What is considered the death of any composite form of life is merely the dissolution of the bonds that had previously constituted a unit of two or more less composite forms of life, each of which had its own individual life, and in turn held together more primary forms; down to the ultimate atom or electron, each of which eternally "lives and moves and has its Being."

It is equally untrue that error is the absence of truth. There is no absence of truth; and the grandest of all truths are expressed in the form of paradoxes or seeming contradictions; indicative of the fact that truth has neither beginning nor ending, and embraces each and every interpretation of human thought concerning it.

IT IS not true that any "thing" may properly be defined as the absence of anything else. That a horse may not be satisfactorily defined as the absence of a cow is readily understood, for here the incompleteness of the assumed definition is plainly evident. That darkness is not the absence of light, or that one extreme or contrast is not the absence of another extreme or contrast, may not be discerned so readily. That each point in the circumference of truth bears a definite rela-

tion to every other, and that all truth serves as the basis of any truth, furnishes a clue that will solve the problem, and demonstrate that nothing may be defined appropriately as the absence of something else.

There is no "absence" of anything in the universe; there is only "presence." No one has ever felt, tasted, smelt, heard or seen "absence." This is the only thing that has never been found. At no time has anything but presence been discerned. It is a mental deception that finds nothing where something is; it is tortuous and indirect method whereby the mind reveals its consciousness of duality under the guise of assumed unity. It is an unconscious attempt to conceal the remnant of falsity inherited with the superstitious conception of God and Devil, or good and evil as unrelated opposites.

There is but one thing that has no place in the universe, and that is "nothing." There is no place in which to put it, for all space is filled with something. No one can find nothing anywhere. No one can ever imagine nothing. Take one from one and what remains cannot be imagined; it may only be symbolized as an unknown quantity. No one can add one and nothing, for the result is one; the addition of nothing merely signifying that there was no addition.

"Much Ado About Nothing" would seem a fitting title for the strenuous denials of matter. To affirm matter by giving it a name, and then deny that it is what the name signifies, is utterly illogical. To deny that the material is material would seem to be absurd. To deny that the material is something other than material is quite unnecessary.

IT IS said that matter is not real; that is, it is not permanent and unchangeable. No sane person ever suggested the contrary. Even idiots may claim to know that much. But what else or what more than this is expressed in the denial of matter? Of course, there is a fundamental truth that is attempted to be revealed by the denials of matter; but denials seem rather to conceal than to reveal it.

It must be a fundamental truth that reality, principle, the permanent, is always and everywhere, present, and that it is universally and unceasingly ideal, normal and constructive. In the realm of being there must be uninterrupted health, happiness and prosperity, or at least the synonyms in the Infinite for these finite conceptions. But in the absolute there can be no realization of health, happiness or prosperity as we comprehend these conditions, for there are no conditions in the absolute, and no opportunity for expressing that which is not the essence of being.

We comprehend health by contrast with disease, and good by contrast with evil. When we say that health is permanent and disease is temporary, we do not refer to the condition of health, for we make the affirmation only because of our recognition of the condition of disease. If the condition of health were permanent, we would know nothing of disease, not even for the purpose of denying it. We make our affirmation because we are conscious that the condition of health is not only temporary, but at times that it is far less permanent than is the condition of disease.

THE denial of a factor of a condition has no direct influence upon it. To deny that a horse is a horse will not make it any less a horse or any more a cow, nor will the denial of materiality change the fact in the slightest degree. No fact is changed by its denial. If it were the purpose of a denial to change a fact, it would fail utterly. As it does not change a fact, does it answer any purpose? And is for, what?

Man is not governed by facts. Generally speaking, he is ignorant of facts. He does not know what he contacts. He does not know what matter is, or spirit, or life, or death, or electricity, or ether, or anything else. He only knows what to him they seem to be. He interprets them in relation to himself, and thereby lays the foundations of his beliefs. He has beliefs about everything; about every form, expression and manifestation; about every idea, conception and ideal. Man is a bundle of beliefs, and he governs himself or is governed and mastered by his beliefs. Change a man's beliefs and you change him, and with different beliefs he is a different man.

Denials tend to change beliefs. They maim, distort and destroy beliefs. They

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benumb, mesmerize, hypnotize and paralyze beliefs. They tear them to pieces, throw them into the discard, cast them upon the junk heap, and crush them into oblivion. It is the office of denials to kill beliefs, and thereby change the man; and the changed man relates himself differently to conditions, which he magnetizes to conform to his new conceptions.

BELIEFS are matters of consciousness, and they may be destructive or constructive. Man believes in duality of principle in correspondence with duality of appearance. He believes in physical causation and negative principles, and denials are directed against these false beliefs, which obstruct the inflow of the Divine Life. Denials assist to remove these obstructions.

Denials are not directed against facts but beliefs: they do not alter facts but beliefs. They do not change something into nothing or nothing into something, but they may destroy a belief in regard to either conception. They do not change good or evil, but they can change a belief in good or evil. They will not convert disease into health, but may alter a belief in disease or health.

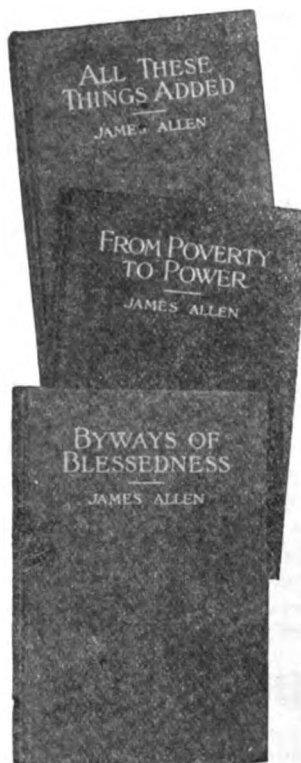
Denials represent the most primitive method of changing man's beliefs. They are comparatively crude and childish. They are essentially destructive. They are promoted by the false belief in duality of principle. With the passing of that belief denials are outgrown, for they have become unnecessary. There is nothing left for them to work upon. Life's problems are then no longer matters of subtraction, but of addition entirely. Denials have been superseded by affirmations and living the life. Their reign of destruction has ended; they have been succeeded by God's eternal process of construction.

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Joseph Perry Green,
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Personality

By I. H. SAYMAN

HAVE you ever met a man who impressed you the moment you met him as being unusually intelligent? There was an indefinite something about him that gained your confidence. He spoke as one in authority. As you listened you were carried away with his ideas; every one of which were sensible, intelligently expressed and convincing.

There was something about this man that told your subconscious mind that he knew of what he was speaking. He seemed one hundred per cent posted. His whole attitude bespoke a man who had made himself a "master." He did not guess; he knew. He conveyed his ideas intelligently; the good points of his proposition; their benefit to you and the advantages you would derive were pleasing and impressive. He seemed to be of such high caliber, you could not imagine him as offering anything or representing a firm that was not as thoroughly genuine as he was himself.

He had a distinct personality, an individuality. He impressed one as a man who knew his business and had carefully studied it from every angle.

He always had convincing facts and figures at hand that dispelled all doubt and made you feel the warmth of his friendship. There was no room for objections. Opposition seemed to melt before his sane presentation. He seemed to make one feel as if this was the opportunity of a life time. He was never out of a position and could command the highest salary because he gave the best that was in him to his firm, his customers and his friends.

EACH man has his own individual personality.

No two men are alike or impress any one in just the same manner. Every one's personality is the portrayal of his development. The greater the development; the greater the personality. No one can cultivate a strong personality who does not study life's problems from every angle.

The man with a strong personality is a careful student. It is not a gift. It is and must be cultivated by doing just what you are doing now; that is, reading books or magazines for the development of your mind in place of former pastime.

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IF YOU are working with others, strive to be in the lead. Let the others follow you.

Set the pace. It may seem hard work, but the highest goal can only be reached by those who are willing to pay the price of hard, continuous effort.

Use your spare moments in place of wasting them. Don't lie to yourself and say, "I have no time to read."

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Read, as you ride in the cars to and from your work. Always carry some helpful literature in your pocket. Reflect on what you read and try to find some way of utilizing these thoughts in your daily task.

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(Continued on page 58.)

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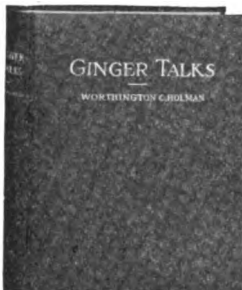
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PERSONALITY

(Continued from page 57.)

tribution. Write for them. They are absolutely free and I pay the postage.

I have faced many obstacles and have found it necessary to develop in order to surmount them.

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If you are employed by a firm who lies about their goods, you cannot afford to represent them. If they lie to the public, they will also lie to you. If they cheat the public, they will eventually cheat you.

Work for a firm that has a principle. Have one yourself.

Let the highest principle of service and square dealing develop your personality.

Get busy, work hard and determine to win.

Keep after yourself day and night.

Drive yourself. Don't get discouraged. It is a difficult task, but the glory of achievement will repay you a thousand fold.

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What task did you leave undone yesterday that should be done today?

What promise did you make yesterday that you should keep today?

How are you applying today the facts which your experience taught you yesterday, and during many other days that have gone?

If you can recall the harmful effects of any habit, why do you persist in that habit?

Your memory must be faulty if you do the same thing today that brought humiliation and pain last year.

What was it caused the rupture between you and a former friend? Remember the cause and perhaps you can help to remove it; remember only the hurt pride, and the case is forgotten.

WHAT method of doing your work brings best results? If you remember the wrong things to avoid them, and the right things to improve on them, you will become more proficient.

(This is for employers quite as much as for employees.)

What trait of character in you has been the cause of misunderstanding between you and others—on your level, below or above you?

How have others acted when you exploded some idea to them? Remember their actions, and you will be able to learn wherein you were wrong. Resent their actions, and you will commit a greater blunder next time.

Why do you persist in remembering slights and insults, and forgetting kindnesses? Which memory gives you the greater pleasure?

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If you keep-on planting memory-seeds of harmful, useless or over-worked facts and fancies, pretty soon your brain-soil will be fallow.

A room may appear clean if the dust is swept under the rug, but in reality it is not clean. Tucking sour thoughts beneath the apparently calm exterior of your mind, does not give you added thought-force.

Pay attention to the things you remember, and try to remember the disagreeable things chiefly as warnings, and the good things as beacon-lights.

In time, you will be the product of your memories. If they must drag you down to their low level, you will not progress. If they hold before you ideals and goals as yet unattained, you will struggle onward—to success.

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experience. It is the fruit you need—not the husks.

An elephant can remember a kindness and an injury—and knows which is which.

Most human beings prefer to remember injuries, and to apply the bitterness of that memory to all, without favor.

A simple fish, that has been hooked and which escapes, measures its appetite according to the honest-to-goodness appearance of the next baited hook.

Many persons, remembering the hurt and forgetting the chain of circumstances that led to it, blunder into the same position and are hurt again.

Forget the things that are not worth remembering, and remember the things too previous to forget—and your mental storehouse will be filled with the golden grain of the facts which you have lived.

The more that you dwell upon the unworthy things, the more likely you will

be a victim of equally unworthy things.

YOU are as you think—and what you think is governed largely by what you remember—and what you remember can be controlled by your manner of thinking.

The mariner, knowing that he cannot remember directions, consults his compass. The successful person, knowing that he is not all-wise, consults his past experience and profits by its memories.

Tune up on things worth remembering, and the balance will be easy. Each day, you are adding to your memory, and the earnestness of each day's duties will add to the quality of that memory.

Dexterity and knowledge are but results of the worthy things remembered—and the more interest you take in things worth-while, the better your memory will serve you tomorrow, the day after, and the balance of the distance along life's trail.—*Popular Psychology*.

¶ There are approximately six hundred grains on each ear of corn; but who can tell the number of ears of corn in a single grain?—C. C. Hanson.

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HOW A BUSINESS WAS RE-ORGANIZED

(Continued from page 40.)

was made among ourselves as individuals entirely apart from our connections with the corporation. All stockholders are signators to this agreement. Briefly, it provides that upon the death of any stockholder, or upon any one of them severing his connections with the company for any reason, his holdings shall be made available at once for purchase on a pro-rata basis by the other stockholders; that any signator who does not desire to take an additional stock under this proviso will release his pro-rata share for equal distribution among those signators who do.

AS I have pointed out, what is perhaps the outstanding feature of this proposition is that part of the agreement which prevents stock from being passed along to the sons and heirs of the present owners, and which restricts the employment of sons and relatives in the business.

This might seem like a drastic rule. I think that the philosophy back of it came from my father, who had a happy faculty of getting jobs for the sons of all his friends, but who was obdurate in his refusal to get a job for me.

"Young man," he said, when I, as a boy, broached the job subject, "if you were another man's son I might get you a job. But since you are *my* son, I want you to learn early that to be successful you must stand on your own feet. I'm willing to give you plenty of advice; come to me at any time. But you've got to make your own way and find your own jobs."

My associates and I are saying as much to our own sons and relatives today. We have set our faces squarely against the practise of members of the company warming chairs for sons or any other relatives, by blood or by marriage. Such a practise is not fair to a business, as we look at it, and it is eminently unfair to the boys. It may be a little thing, but its effect on the morale of our organization has been big. More than once have I thanked the wisdom of my father which made him see the dangers of acting as a buffer for me.

A SECOND important factor in our plan, a vital one to its success, perhaps, was in our method of stock distribution which left full control with the head of the business. Any other arrangement

would have been inadvisable. While we are a harmonious lot in our organization, I believe every man of us is against any policy which puts too many bosses into the saddle and in any way divides ultimate responsibility.

With full control at the top where it belongs, discipline is established, without which any organization would be lost. Simply because a man is a holder of stock and a part owner in the business does not excuse him from full responsibility as an employee; rather, it adds to his responsibility. The interest of the corporation must, of necessity, stand above every individual interest.

To sum up, the three aims we are striving

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after above all others are initiative on the part of executives and individuals; co-operation between departments; and effective production, economy and unity in the complete organization. Success in attaining these, we believe, centers largely in the kind of an incentive which the task offers to those who are engaged in it.

Absentee ownership, with the strictly salaried organization it produces, offers the least incentive. When the ownership is limited to the top, only the top is interested in all the business. As the ownership is broadened, the interest in the organization is broadened, and the wider the field of interest, the greater is the co-operation, the greater the unity growing out of cooperation, and the more opportunity is there for the development of high executive types.

I do not worry about my business nor do I hesitate to leave it to itself. I know there are men in the business who are quite capable of running it and who have in it an interest equal to my own.—*From advance proofs from August "System."*

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His Mistake

He longed to find the road to fame,
But not a highway bore that name.
He thought to glory there must be
A level path that he should see;
But every road to which he came
Possessed a terrifying name.
He never thought that fame might lurk
Along the dreary path called Work.
He never thought to go and see
What marked the road called Industry.
Because it seemed so rough and high
He passed the road to Service by.
Yet had he taken either way
He might have come to fame some day.
—*Detroit Free Press.*

There is no use quarreling about a division of the profits in any industry where there may be no profits to divide. It is far better to find out something about the underlying facts in the industry—then link together to obviate some of the difficulties in the way of bigger profits. Real co-operation for more production means more profits to be divided. And it is the only sane basis upon which wages can be considered.—*Printers Ink.*

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The Greatest Word in English

By EDWARD W. BOK

ASK a hundred men to choose the greatest word in the English language and it is hardly likely that any two will agree. And yet if we scan the present horizon of political, economic, social and moral problems, domestic or foreign; if we approach the language with the idea of selecting the greatest word in it, as adapted to present needs, this one word naturally rises from all the other thousands and stands out supreme. It is the one word which, functioning in its fullest sense, would set at rest the world's problems, and it is because of its tremendously vital import to the needs of the present that it becomes, to my way of thinking, the greatest word in the English language.

It isn't Love, it isn't Brotherhood. It isn't Friendship. It is the word that embodies the spirit of all these words.

The word is, *Service*. Not the service that serves only self, but the service that labors for the interest of others, and thus becomes the finest and best service to ourselves.

Scale the word as you like, let it run the gamut of Life in all its phases, and it holds its high place in the lives of men.

NATURALLY as one goes up the scale, the word assumes a more vital and far-reaching import. The greater the influence of the man who serves, the greater the extent of service. And so, when a man reaches the point where his life and his lifework influence the lives of others, or molds the opinions of others, the word takes on a significance of incalculable value. Whether this man shapes a newspaper editorial, or writes a magazine article or a book, if he is imbued with the idea of service, his work becomes potential. We realize too little in these days of much writing and hasty reading the responsibility of the printed word and the vitality of the thought we shape and send out. A true conception of service would, in the finest

sense, revolutionize our newspaper press.

If an editor is content with simply making an assembly of stories and articles in his magazine, he does not, to my mind, fulfill his responsibility. Editorship is a stewardship to be discharged high-mindedly—and that means service to the public. Some editors accept this interpretation of their responsibility, and their periodicals stand among the distinguished successes of the day. Take the *New York World*, for instance, when it secured from its readers the means for the pedestal on which the Bartholdi statue today rests in New York harbor. The *Chicago Tribune* is another instance with its advocacy of a safe and sane Fourth of July. Likewise the weekly, *Life*, with its splendid enterprise, the "Life Farm" for poor city children.

THE *New York Times* is looked to each Christmas by its readers to point out the hundred neediest families in New York City. The *Christian Herald* is respected in thousands of homes for its collection of funds for the plague-stricken and starving peoples of the world. The *Literary Digest* has often shown its realization of public service by rallying to the assistance of world needs and collecting huge sums of money. The *Woman's Home Companion* did a splendid work with its "Better Babies" campaign. The success of *The Ladies' Home Journal* rests largely on its constant advocacy of measures of public service.

It is idle to say that this advocacy of measures for the public good does not fall within the scope of the modern periodical. As a matter of fact, it is an obligation upon the molder of public opinion that he must discharge if he is sensitive to the full responsibility of his position and opportunity.

It is the splendid duty, as well as obligation of the editors of our newspapers and magazines to nourish and stimulate the spirit of public service.—*From The Mentor.*

The radiant smile on your face speaks in terms louder than words. It says—stand aside and let me pass! I am success.—*The Night Watchman.*

¶ If the men and women of today will each try to render some real service to others, forgetting their own ambitions and botherations for the moment, they will find themselves entering upon a new happiness and a better understanding with God—for that is the only prescription for a worth-while life.—*Thomas Estill, of the Salvation Army.*

Monthly Business Quiz

No. 1.

Question 1.—What is the object of inventory and how often should it take place in a well ordered business?

Question 2.—How should profits be figured. On cost or selling price and why?

Question 3.—If an article cost \$1 and you sell for \$1.50, what percentage of profit do you make minus "overhead?"

Question 4.—If overhead expense is 20%, what will an article that cost \$1 and you sell for \$1.50, figure as profit?

Question 5.—If a bill is discounted "2% 10 days" what is the cash value of said discount per annum?

Question 6.—If goods in transit are destroyed by fire, who suffers the loss, the shipper or the purchaser?

Answers.

Answer 1.—The true object of inventory is to balance the books and clear the business deck for action at the end of fiscal year. January and July are considered the best time of the year to inventory.

Answer 2.—Always figure profit on selling price, for from the selling price of your goods you pay bills and conduct business. Over 90% of failures are caused by figuring profits on a cost basis.

Answer 3.—On goods costing \$1 and selling for \$1.50 you make exactly $33\frac{1}{3}\%$ and not 50% as some merchants suppose because 50 cents, your gross profit, is one third of the selling price.

Answer 4.—As illustrated above, 20% the cost of doing business, should be computed on \$1.50, making the article cost \$1.30, not \$1.20, as the case when figured on the basis cost.

Answer 5.—It has been figured the cash value of discounting a bill "2% 10 days" is at the rate of 72% per annum.

Answer 6.—If goods in transit are destroyed by fire the seller must fight the claim with insurance company or railroad for so soon as goods are delivered to the carrier, title passes from the seller to the buyer.

No. 2.

Question 1.—What do the commercial agencies attribute over 90% of business failures to?

Question 2.—What causes beyond control of the merchant is responsible for business failure?

Question 3.—If a bill is discounted

"2% 10 days" what is the cash value of said discount per annum?

Question 4.—If goods in transit are destroyed by fire, who suffers the loss, the shipper or the purchaser?

Question 5.—What is the status of a check which a bank has refused to honor?

Question 6.—What is the meaning of the following shipping terms: F. O. B.—F. A. S.—C. & F.—C. I. F.—L. C. L.? (Answer to above in next issue.)

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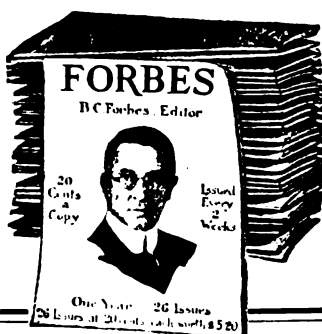
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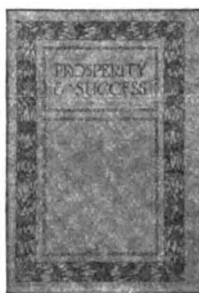
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DALMATIA—WHERE THE CLAIMS OF ITALY AND THE JUGO-SLAVS CLASH

Across the Adriatic from Italy lies the beautiful country of Dalmatia—just now the bone of contention between Italy and Jugo-Slavia. Austrian tyranny no longer oppresses the people of this land, and the Jugo-Slavs are creating a new Democracy there. The marvelous beauty of this country, its fascinating history and mythology, its vital importance in the final peace settlement, make Dalmatia a place of most unusual interest. Here is a volume that describes Dalmatia and tells its story in a most charming way.

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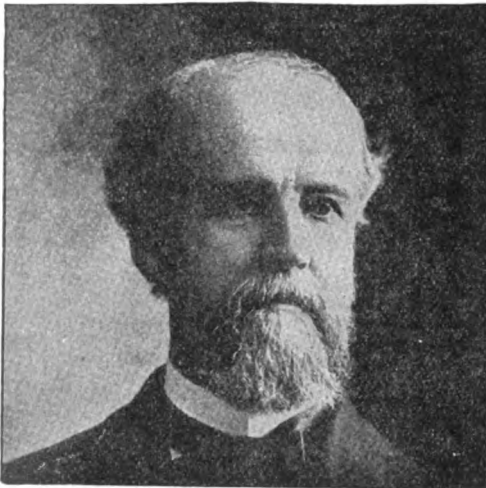
by Alice Lee Moque. This is a fascinating story of a trip, before the war, from Venice to Trieste and down the Adriatic along the coast of Dalmatia. All the places of importance are visited; their points of historic interest are described; their legends and folk-lore are explained; the characteristics and customs of the people are disclosed. Pola, which was the great Austrian naval base, is described; as are Ragusa, "the gem of the Adriatic"; Cattaro, "the vestibule of the Orient," and many others. The volume is profusely illustrated with photographs and maps of great interest and help. This book will give a thorough understanding of the cities and peoples of Dalmatia. Funk & Wagnalls, Publishers.

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Our immediate Past President has seen your pamphlet "He profits most who serves best" with a short message from Paul P. Harris and thinks sufficiently well of it as to wish to put it, with my help, before every member of the Belfast Club. I want, therefore, your permission to print 150 copies of this for our Club. I hope to have a discussion on this pamphlet in our Club at an early date and so we shall cooperate with you in spreading the knowledge of the LAW of Service. With cordial greetings, Yours sincerely,

(Signed) CHAS. E. WHITE, President.

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Mr. R. L. Taylor, February 21, 1921.
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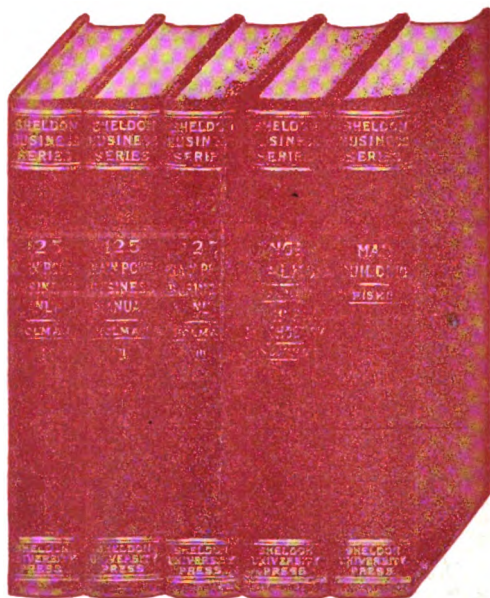
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Volume XVIII

SEPTEMBER, 1921

Number 9

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A Statement of Policy

THIS magazine, while it advocates the Principle of Service, as applied to business, and not only to business, but to Life, and to all human activities, does not undertake to propagate any special teaching. It seeks rather to be a nation-wide forum for the expression of the best thoughts of others, as well as for the personal views of the members of the editorial staff.

It must therefore be understood that the publishers of the BUSINESS PHILOSOPHER do not necessarily endorse the teachings or statements appearing in all articles contributed to its columns; in fact, it frequently is the case that the editors distinctly disagree, but they consider it their province to publish such articles from leaders of thought in all lines of human endeavor and to let their readers think and decide for themselves.

The BUSINESS PHILOSOPHER is in this way an idea-exchange, to which each of our readers is invited to contribute his thoughts or experiences. The editorial board selects each month a variety of articles, which are passed along for our readers' consideration or criticism.

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John and Peter and Robert and Paul

By Mary C. Faxon



*JOHN and Peter and Robert and Paul,
God in His wisdom created them all.
John was a statesman, and Peter a slave,
Robert was a preacher, and Paul was a knave.
Evil or good, as the case might be,
White or colored, or bound or free,
John and Peter and Robert and Paul,
God in His wisdom created them all.*

*OUT of earth's element, mingled with flame;
Out of life's compounds, of glory and shame,
Fashioned and shaped by no will of their own,
And helplessly into life's history thrown;
Born by a law that compels men to be,
Born to conditions they could not foresee,
John and Peter and Robert and Paul,
God in His wisdom created them all.*

*IT chanced that these men, in their passing away
From earth and its conflicts, all died the same day.
John was mourned through the length and breadth of the land;
Peter fell 'neath the lash in a merciless hand;
Robert died with the praise of the Lord on his tongue,
While Paul was convicted of murder, and hung,
John and Peter and Robert and Paul,
The purpose of life was fulfilled in them all.*

*MEN said of the statesman, "How noble and brave!"
But of Peter, alas! "he was a slave."
Of Robert—" 'Tis well with his soul—it is well;"
While Paul they consigned to the torments of hell.
Born by one law, through all nature the same;
What made them differ? And who was to blame?
John and Peter and Robert and Paul,
God in His wisdom created them all.*

*OUT in that region of infinite light,
Where the soul of the black man is pure as the white.
Out where the spirit, through sorrow made wise,
No longer resorts to deception and lies—
Out where the flesh can no longer control
The freedom and faith of the God-given soul—
Who shall determine what change may befall
John and Peter and Robert and Paul?*

*JOHN may in wisdom and goodness increase,
Peter rejoice in an infinite peace;
Robert may learn that the truths of the Lord
Are more in the spirit and less in the word.
And Paul may be blessed with a holier birth,
Than the passions of men had allowed him on earth,
John and Peter and Robert and Paul.
God in His wisdom will care for them all.*

ON THE FRONT PORCH WHERE WE TALK THINGS OVER

By the Editor

Notes on a Recent Journey Abroad

I NOTE that it was promised by my worthy associates before I went to Edinburgh that I would tell the whole Business Philosopher family about that trip.

The thesis on the Philosophy of Rotary took so much space in the August number that there was really no room for side issues.

In this, the September number, I will try to give you a bird's eye view of the trip as a whole, more especially from the viewpoint of some of the lessons learned in this particular session of the school of life.

I left New York on the *Acquitania* May 24, ahead of the main delegation in order to have time going over to prepare my speech. The voyage was uneventful—weather good, sea calm all the way.

Very much of the time while in the cabin or dining room one would not know the good old *Acquitania* was in motion. They are certainly getting sea travel down to a science. As far as motion or commotion was concerned there was not much difference most of the way between reclining on the *Acquitania* and reclining in an easy chair in the Commodore Hotel.

We landed at Southampton June 1, eleven days ahead of the tap of the bell at Edinburgh. I stayed in Southampton two days, getting my address typed and ready to send back to the Rotarians.

On the third of June at noon I filled an engagement to speak to the Rotarians at Gosport, a typical English city near Southampton; and late that night sailed for Paris. We docked at Havre early the next morning, and were in Paris about noon.

My daughter, Helen, is studying the harp in Paris, and we had a royal good time from Friday afternoon until Monday. On Saturday we went to some of the famous battle fields, including Rheims, Chateau-Tiery, and Belleau Wood. This took us along the banks of the now famous Somme River where our boys swam across when they first tackled the job of putting the Germans on the run in a big way.

I will not attempt a description of the ruins of the battle fields. So much has

been written about them by better descriptive writers than myself that records from my pen are not needed. Suffice it to say that each is a ghastly monument of the destructive power of hate. Each seemed to be saying to the race as a whole, "See to it that this thing is never done again."

AND it must not be repeated! Disarmament must come.

Any contrary policy means racial destruction.

One more world war with means of destruction further perfected and civilization would be a scrap heap.

If the race wants to commit suicide let us have another world war.

If not ready to quit this mundane sphere as a race, let us stop the hideous nonsense of the hell of hate; and disarmament is the first step to that end.

The following Monday I tried to fly to London, but the big brown birds were all loaded, and I had to take a train. I managed to get started on a pretty good train before noon, and reached "London town" about 6:30 p. m.

An audience was awaiting me at the Cecil Hotel for my first London address, which had been arranged by our London agents, the Collyer Brothers, some time in advance. It was a good audience, both as to numbers and spirit.

This was followed by a luncheon at the Cecil Hotel the next day, at which I had the pleasure of meeting several of my English friends, and then it was on to Birmingham; thence to Manchester, and from there to Newcastle-on-Tyne. At each point large audiences greeted us.

The Newcastle Rotary Club address was at noon Friday; and Saturday morning we were off for Edinburgh. The Newcastle Club president, Mr. Rolls, is a most gracious presiding officer, as well as a most genial host. He and his club as a whole certainly gave us a royal good time, and one never to be forgotten.

We arrived in Edinburgh along toward noon on Saturday, and the clans were already gathering.

It seemed good to greet the American

fellows, and real fellows they are. Chas. Perry, our international secretary, was there, and as usual, was right on the job. "Ches" has the science of secretarying down pat. The ubiquitous and genial Bert Adams was there, and also Arthur Klump, and Guy Gundaker, and brother Pigeon from Toronto, and Pete Snedecor, our president, and that all-round Rotarian Mulholland from Toledo, and a whole lot more of real leaders in Rotary. If I were to mention the names of all who were really worth while, there would not be much space left for the rest of the story. There are many men who are doing much to make Rotary a constructive world power.

The long and the short of it, John Dolph and Harris, the biggest take-your-picture men I know, were there. Damon and Pythias have nothing on Dolph and Harris in the friendship line.

IN the afternoon we had a meeting; the powers that be attended to some of the preliminaries, and got the deck cleared for action the following Monday.

Sunday we nearly all went to church and heard a Scotch preacher, with his "firstlies," and "secondlies," and "thirdlies," and he certainly did give us a good sermon.

Monday came the pageant of nations at the opening of the convention, and it was one of the most impressive scenes I have ever witnessed. Twenty-two different nations were represented. What a tribute that is to the world influence of Rotary!

Each nation was represented by a person dressed to symbolize the nation—a real live Johnnie Bull for England, a sure-enough flesh and blood man to act for Uncle Sam and so forth. Each carried a very large and beautiful flag of his nation and marched down the aisle of the big assembly hall, and on to the stage to the tune of the national anthem of his particular nation. It took a long time for this program to be carried out, the twenty-two times, but it was well worth-while.

Then followed appropriate music. After which we were all ready for lunch. Thus was launched what some say was the best international convention ever held by Rotary.

President Peter Snedecor conducted the whole program in a most masterful manner. He is a great presiding officer, a good thinker and a good speaker. We were all very proud of him. The annual message of Paul

Harris, president emeritus, was a masterpiece, and read by International Secretary Perry in his usual masterful manner.

The president of the Paris Rotary Club gave his address in French. It had been translated into English, and Perry read it—after the Paris President had given it in his own tongue. I confess I enjoyed Perry's translation the better. The president of the Rotary Club of Paris had written and delivered a truly basic speech. We all saw that clearly when Perry had finished reading the translation. Up to that time I confess I had been puzzled as to what he was trying to get at.

THE convention as a whole was a feast of reason and a flow of soul of nearly a week's duration; and there was something doing in the feast and flow line all the time.

The delegates from far-off India, representing I think as yet the only Rotary Club organized there, gave an eloquent plea for extension of the work in India, and showing what a power Rotary is destined to become in helping to solve the far-eastern questions, including that of bringing about better relationships between the people of India and the English Government.

Englishmen, Irishmen, Welshmen, Scotchmen, United States citizens, Canadians, Australians, New Zealanders and South Africans speaking in a language I could not understand, gave altogether so much food for thought that it will take each of us who listened to it a long time to digest it all; and it was good mental food.

Any human battery present at that convention which was not recharged with the Spirit of Service for a year at least is hopeless. But I saw no evidence of any hopeless cases.

The face of District Governor Hall of Nashville, Tenn., fairly beamed with the joy he felt as he propounded to me in a private conversation some of his convictions on fundamental things concerning which he is well versed. There is a great Rotarian that man Hall; he will be heard from. Rotary has many great men in its membership, and Hall is one of them.

During the whole convention the Scottish people proved that underneath that supposedly hard crust, there is a soft spot. Soft in a good sense—the Scotch heart is most tender and hospitable once the exterior crust of formality is broken.

THEY certainly went the limit in hospitality. None of us will ever forget the splendid spirit of brotherhood made manifest everywhere and on all occasions, publicly and privately. The spirit of Bobby Burns, and Sir Walter Scott and the rest of the great Scots who have gone before seemed to have returned to lend their unseen presence.

And the living presence of Sir Harry Lauder was there with speech and song to make us happy as only Sir Harry can. He is surely great.

"After the ball was over," and we had elected Brother McCullough president for the incoming year, and the new board had been elected, and Chas. Perry re-elected secretary, just as he should have been, and the whole thing was done, we scattered in different directions for Cook and other tours, but mostly headed for London, where the London Rotary Club had been planning a week's reception to our delegates. They did it in a right royal way, I'll tell you.

They are great fellows those London Rotarians.

They gave us a big banquet at the Cecil with an "M. P." as one of the big speakers. Asquith had promised to speak, but could not come at the last minute.

It was a great banquet with so many present that even the largest banquet hall at the Cecil Hotel, and they have some large ones, could not hold us all. The guests nearly filled two banquet halls. After dinner had been served we all crowded into one room, whereupon oratory was unbottled for some two or three hours.

During the week, Harry Selfridge, our big American merchant, who has made such a success as an English merchant prince gave us a royal reception at his magnificent home, the Lord Lansdowne estate.

There was a government reception at Hampton Court, many a trip to Windsor Castle, a reception by the Lord Mayor, a reception to the chief officers and district governors by the King himself, who graciously received the delegates in person, and many other happy events too numerous to mention. The weather was fine, and the week was well filled with worth-while entertainments.

IT had been suggested by some of my English friends who were very kind regarding my thesis on the Philosophy of Rotary which I had the honor of giving at

the convention that I send copies of it to the King and to the Prince of Wales, and to Lloyd George, and to the Foreign Ministers, and to Lady Astor, who, as you probably know is the first woman in the world to be elected a member of parliament.

I acted upon this suggestion, and Royalty responded right royally with letters of acknowledgment.

Lady Astor after having read the thesis even invited Ye Editor to take tea with her at the House of Commons, and this proved a most enjoyable affair.

Lady Astor is indeed a very capable woman.

She spoke at the Rotary banquet at the Cecil Hotel and made the hit of the evening.

She is a very forceful speaker. As you probably know, she is an American girl and we should all be very proud of her. She is determined that England should follow the American example and go dry.

Some Englishmen do not like that very well, which is not very surprising. Lots of Americans do not like the aridity very well, either. Lady Astor, however, is nothing daunted on this account. She seems to be determined to have her way in this little matter.

How she will make out I do not know, but I do know that she has a big job ahead from all indications on that side of the pond, and is going to need a lot of help if she puts it over.

FROM London it was on to Paris for a week's celebration there with the Rotary Club of Paris as hosts for all who could go. Many in all radiated out from there to the battle fields of France and Belgium, and many in all stayed for an extended European trip. From all reports the Paris celebration was a great success.

As for myself it was time to get back on the job, so with the London celebration over, I started for Liverpool, stopping at Nottingham, and speaking to our students and the Rotary Club there; and I spoke to the Rotary Club in Liverpool at noon just before taking the Carmania for New York.

I shall never forget the kind reception of our students and the Rotarians at Nottingham, who held a combined meeting there. Neither shall I forget the messages they sent me which were received on board ship the next day.

I shall never forget the right royal welcome of the rotarians at Liverpool, and the

send-off they gave me, including a beautiful letter and other things delivered to me by the American Consul at Liverpool, the Honorable Lee Washington. He is a descendant of both Washington and Lee of Revolutionary fame; and his whole bearing bespeaks the blood that flows in his veins.

I shall never forget the magnificent reception at Edinburgh and the more-than-kindly way my message on the Philosophy of Rotary was received.

Taken altogether it was a memorable trip indeed.

If you are not a Rotarian get in if you can, and being in don't miss the international conventions even if you have to travel to Europe to go to one.

WE had a very quiet voyage home; no wind, no waves, no icebergs, although twenty-two had been sighted on a very recent trip of the Carmania. We had nothing whatsoever to disturb either sleep or peace of mind all the way from Liverpool to Halifax, but from Halifax down the coast to New York we ran through a solid fog. It was so thick you could almost cut it with a knife. The whistle blew regularly once a minute.

If you have ever been there you know what that does to Morpheus. The God-dess of sleep and the fog whistle do not get along well together.

We left Halifax Thursday and did not dock until nearly Sunday noon. Much of the way we crept along at about five miles an hour.

The fog lifted enough Sunday morning so that we could see the Statue of Liberty; and she did look good to me.

I had had a good time, and had learned a lot on the trip and was glad I had gone, but was very glad to get back. After all, as the Irishman says, "a man loves his own native land best whether he was born there or not."

Coming back I just let go, read fiction and detective stories and things like that, and had a real resting time generally until the fog horn and Morpheus got to scraping; and then I tried to turn a seeming disadvantage into a real advantage by reading nearly all night and day.

Between times I thought it all over, and looked over the European situation with the enchantment and perspective which distance lends, and makes possible. And these are some of the thoughts which came to me as the Carmania came across the big blue:—

WHILE in England the coal strike was approaching the end of its destructive career. For three long months not a pick had been raised in the mines of England.

The miners had been doing their best to force government ownership of the mines. Certain radical leaders seemed determined to bring this about.

They had almost succeeded in getting the railway men and transportation men to join them in "direct action."

The triple alliance blew up at the last minute owing largely to the generalship of Lloyd George; and this happened several weeks before we sailed for Europe. But the miners continued the fight alone.

They stayed out until all the funds of their unions were exhausted, and their wives and children almost starving. The government had offered them ten million pounds (about \$50,000,000 at normal exchange) if they would go back to work at a certain time. They refused and let the time limit go by.

Finally when their funds were all exhausted and they simply had to give up and return to work or starve, they approached the government and said, "If you will renew that offer of \$50,000,000 we will go back to work," and the government did it.

They had brought untold suffering not only upon themselves and upon their families, but upon millions who were entirely innocent. The strike had made nearly all the smokestacks of England smokeless. Industries of all kinds were closed down right and left.

I resided in England most of the time for three years before the war. I went through one coal strike there, but never in any country anywhere have I ever seen so acute a case of industrial paralysis and commercial stagnation as was taking place in England during my recent visit. Several men told me that about 90 per cent of business firms throughout the United Kingdom were doing business on an overdraft. That may have been an exaggeration, but that is what they told me, and apparently in all seriousness. In any event it was very bad indeed.

Hundreds of Rotarians who are members of English Rotary Clubs did not go to the Edinburgh Convention for the very simple reason that they felt they could not afford the necessary expenditure to go even so short a distance.

Everybody was hard up; and feeling it so that it hurt.

BUT in face of all these facts, was there a panic or evidence of extreme worry, or fear or revolution, or anything like that? No; the Englishman is not built that way. The average comment was: "It is hard; but we shall muddle through some way."

I have never seen such patience, such fortitude under adversity, such equanimity under difficulties as that shown by the English people in their great commercial and industrial trials. Conditions are bad enough on this side of the water, goodness knows, but America is an industrial and commercial paradise compared with European conditions as they were at the close of the coal strike.

That is all over now; and it is generally predicted that now that the miners have gone back to work they will remain at work for at least a year. Many predict that they will strike again in not more than eighteen months.

Personally I do not pretend to know the merits of the case, but one thing is self-evident: government ownership of the mines is but a step towards communism; and that, as I understand it, is what the miners' leaders want. It seems to me that Russia's experiment is sufficient answer to the feasibility of that question. We certainly do not want it; nor do I believe England wants it.

ANOTHER thing seems certain to me; unless the United States Government and England and the whole English speaking race go to work, Germany, which has gone to work, will very soon be on the plane of economic domination of world trade, in spite of the tremendous penalties she is now obliged to justly pay for the international crime which she committed.

But in regard to the attitude of the English: were we in as bad shape as the English were when I was there, commercially and industrially, we, as Americans would be panic-stricken, and things would go tumbling right and left.

I asked the questions of very many, "Do you think there will be a revolution? Do you think the Bolshevik man will get you if you don't watch out?" Not once did I sense the presence of fear in that direction.

"Oh, no; the English working man is too sensible for that. He does a lot of talking, but he does not want Communism and Socialism. That, is the vast majority of them do not. It is only the radical labor leaders who are temporarily making us a lot of trouble. The average man in the rank and file is sound at heart, and will

be sensible when the time comes, if it ever comes, for a real test. Communism and Socialism have no real show to get a foothold here, don't you know? We are too steady-going for such things."

That, in substance, was the almost universal answer, and from almost all classes. The Englishman at heart loves his King; and does not want to see him go. They love all the clamour that goes with the Kingly customs.

While I was over there, the King and Queen went to Ireland to open the Ulster parliament. The Irish question was red hot just then. Possibly in its fever heat. Everybody knew that the King took great chances in setting foot in Ireland.

ENGLISHMEN everywhere and of all classes with whom I talked considered this act of the King a very brave one on the part of King George and Queen Mary, and most enthusiastic in their praise.

From Nottingham I had to go to Derby to change cars for Liverpool. It was very late at night, and I had to wait some time for my train. The King had been there the day before to honor the Royal Stock Show with his presence.

Two men were talking as I waited for my train—one a man who sold coffee and sandwiches from a go-cart, and the other a station porter.

The sandwich man said to the porter, among other interesting things, "Did you notice how tired the King looked yesterday? I tell you, Bill, he has a hard job as King; a harder job than any King of England has ever had with this war on his hands and all. I tell you what: I don't want his job. I would not think of changing jobs with the King. I would much rather sell sandwiches than to have his job."

And the man meant it. He said it in all seriousness. He was not joking at all; and he is wise.

The limited monarchy gives to each subject all the liberty he needs, and more than many should have, and as much as anybody should want.

How there could be any greater freedom of speech or of the press in any country than there is in England would be a difficult thing to imagine.

Soap-box orators with oratory of the most inflammable kind and yellow-back journalism flourish all undisturbed.

The powers that be seem to think it is a good thing for mental energy of that kind to have a chance to blow off, and that there is less danger of the populace blowing up with freedom in that direction.

PROPERTY rights are better protected in England than they are in America. People have a greater reverence and respect for law pertaining to property rights.

No; I am not "agin" our government. I am for the Republic first, last and all the time, but I am stating facts. We can learn much from the British Empire. They have a great system of government.

The British government can learn much from us. Even if we did not know much in our Colonial days we at least knew enough to come in out of the rain, as Ben Franklin once said, and we have learned a great deal since.

Whether it was wise for us to come in out of the rain or not, we at least did it, and in spite of difficulties we have been getting along pretty well since, even though the Republic was an experiment.

It was a great thing for the other English colonies that America did declare her independence. The British Empire now holds together her vast chain of colonies on the silken cord of Service to them. The British Empire is the greatest colonizer of any government in the world, and

the probabilities are she will remain so for a long time to come.

Our security, and very largely the security and progress of civilization lies in our being friends and the very best of friends and remaining so, serving and helping each other and together; serving other nations in every way that we can.

Some of us are English and some are Scotch and some are Irish and some are Welsh and some are Canadians and some are citizens of the United States of America, and some are New Zealanders and some are Australians, but we are all Anglo Saxons, and there are many Anglo Saxons in South Africa, and under the leadership of such men as the mighty Smutz they are a great link in the chain of constructive influence.

The English-speaking people everywhere should be a united people, united not to conquer other nations, but to serve all people everywhere.

But I must stop. This talk-it-over time is already too long. Possibly more letters about the lessons learned on that trip will be forthcoming later.

What Is True Growth?

By LEWIS D. FORT

YOU can become as big as you think you can.

You are as small as the opinions of other people can make you.

Opinions are but limitations, therefore, if you have limitations they are of two classes, the limitations that others place upon you which you accept, and the limitations which you place upon yourself.

If you are truly big you do not accept the limitations of others. Neither do you place limitations upon yourself.

If you are small you are living a life bounded by limitations both or either self made, or made by others.

Your growth will come only as a result of your intelligent realization of your limitations, a consciousness of your ability to remove them, and an active effort to do so.

While you may become as big as you think you can, merely thinking yourself big will not make you so. The potentiality of your thought however is transmutable.

IF you endeavor to make yourself big in the eyes of others you will not only stunt your growth but you will strengthen the limitations that they have placed upon you.

Your size is the circumference of your soul.

It is in your ability to perceive rather than in what you gather through perception that you are big.

The mere acquisition of knowledge makes no one big no more than desire to be big makes one so.

You can never become big at the expense of others. You can become big only at your own direct expense, that is, through sacrifice.

You can never become big alone. You can never become bigger than all of your fellows. You can never become bigger than you would wish others to be.

You can become big only as you help others to do so.

If you are small you may become big. The strength of your faith is the strength of the foundation of your bigness.

As your faith is so be it unto you.

One Necessary Step for the Revival of Business

By JULES S. BACHE
of J. S. Bache & Co., New York

IN MY opinion the principal thing to be done by leaders of business and by the Government, to hold any gain that is apparent in business and to keep it moving, is to release the capital of the country so that it can be used in business.

In a recent address to manufacturers, I quoted, on this subject, Congressman Fess, one of our real thinkers in Washington, as follows: "One of the chief concerns of a government administration in the United States is, or should be, the investment of capital in the employment of American labor at a good American wage; and to insure against unemployment and consequent suffering, fundamentally, capital must be free to invest."

Capital in this country to-day is not free to invest. It is taxed to death. It is confiscated by the Government when it should be helping business, or it has taken alarm in time and gone into hiding in tax-exempt securities where the Government cannot get it.

And, in either case, business does not get its help, and more than half of the present depression is due to that fact.

IF business does not get the capital that it needs, if business does not get that freedom of action which is so essential to its success, the workingman will be without a job.

I sat next to the Mayor of Newark the other day, at a tax meeting, and he told me that out of a population of 500,000 people in the City of Newark, there were on the list at the City Hall employment bureau, 56,000 names of men looking for a job. That, I should summarize as being twenty-five per cent of the working population of Newark.

That situation is not a commercial problem. It is a calamity; and I do not see how unemployment may be decreased until business can get business money. And business is not going to get business money when the owners of that money can get better returns from the investment of it in tax-exempt securities than in business securities.

Let us forget for a moment that we have had a great war and carry our minds back,

say ten years, and imagine that we had at that time (which, of course, would not have been possible) gold to the extent of \$121,000,000 arriving in this country in one month; prospects (that we have to-day) of the biggest crop of cereals that this country has ever seen, in all probability; that we had a system of railroads fully capable, for the time being, at least, of carrying those crops and of handling the business of the country; that we owed no country in the world a dollar and that every country in the world owed us money; that the American dollar was at a premium in every exchange known to civilized man. Would anybody believe that it was possible, in a country like that, to have had in one of its greatest towns, twenty-five per cent of unemployment? We know that it would be impossible.

WHY then have we that situation? The war has not done it; we have not so many more people in this country to-day than we had seven years ago that we could have twenty-five per cent of unemployment, simply because we have had a war. The war, of course, has brought it about by giving an excuse for the system of taxation which has created our downfall.

It may seem like exaggerating to use the word "downfall," but it is, nevertheless, true that the present system of taxation all over the world means the downfall of the world commercially; that the income tax, carried to its logical conclusion in the extravagances of taxation all over the world, means the gradual elimination of the business man. No man who can live on the income of his money will continue to work and give up fifty per cent of his earnings to any government; and in this country this is especially so, because we have the tax-exempt security developed to an exaggerated extent.

No tax is an ideal tax; no tax is a good tax; but since we must have taxes there is only one tax that a sanely governed country will stand for, and that is a tax which will put the least burden upon the business on which that country depends for its very existence.

The only tax that will do this is a con-

sumption tax, levied in such a way all over the country that each one pays something in proportion to his spending operations.

THE problem is up to the American business man. Let him continue to study the subject and decide what is the best consumption tax, the fairest, the most widely distributed—the one that will raise the most money.

Then let him decide whether he wants such a tax, and if he does, let him go out and get it. Then he will get it.

Or, if he does not get it, he has the same opportunity sixteen months from now, that he had last November, when we had a business man's revolution, of sending somebody to Washington who will give it to him.

I predict that in the next Presidential campaign, if we have not got the right tax by that time, that party will be victorious and those men will be elected who will put the right tax into their platform; because by that time every business man will know what he is up against, if he does not know it now.

As I said at the beginning of this article, the most important requirement in this country to-day is to restore capital to business by drastically reforming the tax laws.

There are things to be done internationally, but those require the participation of other nations.

This tax oppression of business is our own matter, and relief depends upon our own initiative.

The business men of the country want relief, because the life of industry depends upon it.

The weak, inexpedient substitutes offered by the Treasury and advocated by the party leaders, will not afford relief. It is a sham program put up to enable politicians to dodge responsibilities. It will not yield the vast sums needed, and it continues the oppression against business.

It is open to the business men of the country to tell the Government what it needs and what it must have to restore prosperity; and to tell it so forcibly and persistently and convincingly that the Government will not dare to refuse.

Service is the Word

EVERY business man is interested in the manner in which every other business man conducts his business.

This interest is not only moral. It is financial as well. The methods employed by any business man in America in marketing his products reflect themselves to a degree in the cash drawer of every other business house in the country.

Present-day conditions have driven home effectively the fact that the success of business depends upon the confidence displayed in business by the buying public.

Confidence, or the lack of confidence, in a buying sense is not an intangible, vague, uncontrollable thing, born of resentment, as many seem to believe. It is, on the contrary, real. It can be located—controlled.

Confidence is the result of an opinion formed in the public mind from the public's contact, either with an individual or an institution.

THE broadest contact which the public has today with American business is through advertising. For that reason, advertising is the greatest source of creating public opinion one way or the other toward business.

Service is the word that means everything to the future of American business, whether it applies to the word truthfully spoken and sedulously kept, or the little courtesies that cost nothing but mean so much.

The store that instructs its sales people to browbeat the customer may, through humiliation, make a sale, but it loses the economy of repeat sales.

If America would hold its place with its own people and stand out before the world as a nation with which it is safe to trade, service must be made the watchword. It is the most economical type of advertising ever evolved.

Let us keep in mind that what we say and what we do today reflects primarily on us, but has its effect, nevertheless, on the whole of industry. The way in which chewing gum is sold to the public comes home eventually to the manufacturer of automobiles.

After all, industrial America is a single unit in which no individual can attain his maximum until every other individual assumes his share of the burden of selling the public to the good intentions of all business.—[Associated Advertising.

Co-operation Should Be Keynote in Foreign Trade

By WM. F. H. KOELSCH

President, New Netherland Bank, New York

THE only sound and sure construction of success, as an individual or an institution, depends upon the quality of service rendered.

The faith of men in each other is the mainspring of commerce and industry. Therefore we should resolve to have faith in industrial democracy, to be loyal to our Country, to our own organization and to ourselves.

I have watched carefully the various steps of the depression and considered in what ways it might be relieved and a revival of prosperity enjoyed. Serious economic mistakes were committed after the signing of the armistice. Speculation and extravagance were rife in the land, efficiency dropped down and morals lowered. Conditions such as these could produce but one result—an unfavorable reaction in business, such as we have experienced so keenly.

In our international trade we've suffered a serious set-back owing to the dislocation of the exchanges and a deferral and repudiation of contracts that have tied up in the ports of the world large sums in frozen credits.

The restoration of our international commerce depends largely on long credits, in my sincere judgment. These long credits we are better able to extend than any other people. The machinery for doing so is now made possible in a most practical way under the Edge Act taking advantage of which we may charter under federal grant institutions whose affairs will be under the supervision of the Federal Reserve Board.

These may invest in long term credits and securities arising in foreign trade

such as the Federal Reserve Banks can not lawfully and should not be permitted to invest in because their assets must be left liquid. The good offices of these corporations, notably that contemplated under the style of the Foreign Trade Financing Corporation should be able to furnish long time credits to foreign buyers through the sale of its debentures to the people based on satisfactory security furnished by the foreign buyers of American products.

The reversal of our position from a debtor to a creditor nation brings obligations which we have not yet recognized but must, if we are to be saved from muddling our opportunities and seriously affecting our return to prosperity.



W. F. H. KOELSCH,
President, the New Netherland Bank, New York.

WE must learn to invest in foreign lands. Trade will follow our investments. We must also learn to buy as well as sell. We must not expect to

sell alone as a creditor nation. There is no rule in the business universe that would long permit that. We would simply continue to demoralize our opportunities and retard our production for foreign markets.

It is high time that we as a people began to realize that we cannot prosper alone. While it is true that the United States needs foreign trade more than at any time in its history, this trade will not be secured and held without great efforts on our part. At home, these efforts will have to be directed against measures devised by men who believe that America can be prosperous even if the rest of the world faces industrial stagnation—a condition that never can be realized.

American Business Today

By LEE J. EASTMAN

President, Packard Motor Car Company, New York

THERE is nothing we should be more thankful for in this period of readjustment than that the transition to a state of normalcy is a slow and gradual one.

If you have ever seen the long shiver that runs down a line of freight cars when they first get under way, you know how that first jerk of the locomotive travels back over the whole line until every car is in motion. Full speed ahead at the start would have been impossible. The whole line, way down to the caboose at the end, had to get moving first.

The present readjustment of our economic system is coming about in just that way. We are interdependent in so complex a way, that even the most clever economist cannot trace directly the cause and effect of changes. We feel the slightest disturbance in our business cycle with an intensity that is proportional to our distance from the scene of change.

That describes what is happening today—what has been happening ever since the American business machine stalled last summer, and American business men began to realize that something must be done to get under way again.

Full speed ahead? No, that was impossible. Certain abortive attempts at price slashing proved that conclusively. Rather was needed a program of rigid overhauling; stopping leaks and waste; adjusting all units of the complex whole so that they would work again in harmony; proceeding slowly until a normal speed was reached; and then, if you please, full speed ahead.

RIGHT now, we are well on the road to normal running. The first shock

of readjustment, evidencing itself in price reductions, has reached the majority of lines of business. In the automobile industry the change has been an orderly one. The period of price cutting indulged in by few manufacturers and distributors last fall was an early attempt at readjustment that in many cases had its inspiration in the imperative need for converting large inventories into cash.

This deflation of inventories, which has been going on for the past eight or nine months, puts manufacturers now in a position to take advantage of lower raw materials and to pass this saving on to the public. Reductions today are largely contingent on increased production and consequent lower overhead per unit. They are, therefore, founded on sound business practice and must permanently affect price levels.

THIS stabilization of the country's great industries is being rapidly completed. It cannot help but have a steadying influence on all lines of business in which transportation is a factor, and that means practically every line of business.

That there has been a gradual restoration of confidence in the automobile industry, was evidenced as far back as last April when one company's issue of ten million dollars worth of bonds was marketed within two hours. All is not easy going yet, of course, but the main thing is, we are on the upward curve. Sales are increasing all along the line. We have confidence in the administration's sane outlook on the situation and its realization that the automotive industry is essential to the welfare of the nation. This fall should see us all in motion and ready to demonstrate a little of the old time full speed ahead.

You wouldn't win an auto race with flat tires, sooty spark plugs or bum fuel. No more can you do your best work if your body is out of kilter and if you're not eating the right kind of food.—The Night Watchman.

What the world needs most is a spiritual renovation, and a firm reminder that after all we are brothers and sisters in one family, the members of which have no right to hate each other. Hate is but a process of self-poisoning.—*Evangeline Booth, Leader of the Salvation Army in the United States.*

When You Approach Your Prospect

Tact and Personality Among the Salesman's Most Valuable Assets

By *ORISON SWETT MARDEN*

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"I DON'T suppose you have an order for me to-day, have you, sir?" timidly asked a young salesman of a busy executive. He had crept up to the desk and stood there with a sheepish expression on his face and an air of apology for presuming to take up so much of his prospect's valuable time.

"No. Nothing to-day," replied the merchant without a moment's hesitation.

And the salesman crept out of the office as if he had almost committed a crime by entering at all.

There is something in every manly man which despises this self-depreciating spirit, this false self-effacement, this cringing, apologizing attitude, which robs one of all dignity and power. If you approach people as if you expected a kick, you are pretty sure to get it. It may come in the form of a gruff refusal, of a snub, or of a polite invitation to get out, but you are likely to get what you invite,—a rebuff of some kind.

When you approach a man, do it in a brave, vigorous, manly way. Do not ruin your cause by giving him a contemptible picture of you at the very outset. At least let him see that you are self-respecting, that there is nothing of the coward in you. Even if he declines to give you an order, compel him to admire you for your dignified, virile bearing. No one cares to do business with a person he cannot help despising.

THE man or woman wishing to present to me a business proposition, said a successful merchant, must have a good address and an agreeable manner and appearance, or he will not get a hearing. The reason is, it would be impossible for me to see half the people who approach me with schemes. Therefore, I reject without a hearing all those that are not presented by people who have an agreeable manner and good address. I take it for granted that a first-class proposition will be presented by a first-class man, and vice versa.

Your introduction is an entering wedge, your first chance to score a point. Here is where you must choose the golden mean between cringing and over-boldness. If

you approach a man with your hat on, and a cigar or cigarette in your mouth, or still smoking in your fingers; if you show that you are not up to physical standard; if there is any evidence of dissipation in your appearance; if you swagger or show any lack of respect; if you do not look him straight in the eye; if there is any evidence of doubt or fear or lack of confidence in yourself, all these things will count against you. You will at once arouse a prejudice in your prospect's mind that will cause him to doubt the story you tell and to look with suspicion at the goods you are trying to sell.

YOU should approach a possible customer with something of a professional air, an air of supreme assurance, of confidence in your ability, in your honesty and integrity, confidence in your knowledge of your business. Your professional dignity alone will help to make a good impression, and will win courtesy. It will insure you at least a respectful hearing, and there is your chance to play your part in a masterful manner.

Tact is one of the greatest aids to success in life. As a friend-winner and business-getter it is invaluable.

I know a man who solicits subscriptions for a periodical, who has such an exquisite way of ingratiating himself into others' favor that he gets nine subscriptions, on an average, out of every ten people he solicits. His tactful approach has won you over before you realize it, and it is much harder for you to refuse even the thing you do not want, than to take it.

Tact enables you to pass sentinels, gates and bars, gains an entrance to the very sanctum sanctorum where the tactless man never enters. Tact gets a hearing where genius cannot; it is admitted when talent is denied; it is listened to when ability without it cannot get a hearing.

The tactful salesman is "all things to all men." Not that he is deceitful or insincere, but he understands different temperaments, different dispositions, different moods, and readily adapts himself to all. He has made a study of human nature, learned to size up people quickly, to keep

is finger on the mental pulse of his prospect and keep track of his prospect's mental attitude.

[WAS recently talking with a man who said that a salesman who did not know his business had just taken a half-hour of his valuable time, trying to sell him a bill of goods that he really did not want. He said the man did not know enough to see that he was making no impression, that he was not convincing him. And although he took out his watch several times, took up letters from his desk, made all sorts of hints and suggestions for the salesman to get out, he kept on trying to make a sale. The only redeeming quality about him, he said, was his persistency.

Now, ill-timed persistency is simply lack of tact; there is nothing praiseworthy in it. You should be able to tell by the look in your prospect's eye whether you are really interesting him or not, and if you are not you cannot convince him that he needs what you have to sell.

Tact is never offensive. It is always a calm, allaying suspicion, and soothing and

pleasing. It is appreciative. It is plausible without being dishonest. It is never antagonistic, never opposes, never irritates.

Little seven-by-nine salesmen are constantly putting stumbling blocks in their own paths. They are always "putting their foot in it." They are not good students of human nature; they put up a poor sort of an argument, the same sort of talk to every man, to men of different prejudices, different ages, different dispositions. In other words, they are not tactful, and they are all the time tripping themselves up, getting into snarls, and making blunders which lose them business.

To sum up, your attitude, the spirit you radiate, your tact, your personality, will have everything to do with your salesmanship. The impression you make will be a tremendous factor in your sales. For this reason you should never approach a prospect until you feel that you are master of the situation. Then you will carry the conviction and give the impression of mastership, and that is half the battle.

The Nation's Credit Position Sound

CHARLES W. FELDS, commercial paper broker, of Chicago, says business is in a safer position now than six months ago from a credit standpoint. "We will have some spurts forward and even some price advances in certain commodities," he states, "but the general trend of prices for 1921 will be downward." This, he adds, is what is needed before business can return to a normal state.

John J. Watson, president of the Lee Tire & Rubber Company, takes an optimistic view of the future of this industry. He says: "It is estimated that production of automobile tires during the Spring of 1920 exceeded 150,000 a day. The production during November and December of the same year fell to about 35,000 a day, less than the daily production of the larger tire companies during the Spring of that year. In other words, production of tires from Spring of 1920 to the Fall of the same year fell to between 20% and 55% of the maximum productive capacity.

"Some of the best authorities estimate that in 1921 there will be produced about 1,000,000 new cars and trucks. Of those now in use it is probable that from 500,000 to 750,000 will go into the scrap heap this year, so that the increase in

1921 will be probably 500,000, or about 9,000,000 motor vehicles in use in 1921.

"On this basis, the country would require about 4,000,000 tires for new cars and with the 8,000,000 old cars in use, it would require approximately 24,000,000 tires to supply renewals."

"Some short-sighted business men," says A. Barton Hepburn, Chairman of the Board of Directors of the Chase National Bank, New York, "are very apt to complain whenever any restriction whatever is put on their borrowing. He continues: "There are large elements among the public who do not realize that there can be too much money in the country and who do not see that paper money is a baneful thing unless it is kept on a sound basis. The issuers of paper money are charged with the responsibility of redeeming that money on demand, and they must not issue more than they can certainly redeem on demand in gold. Credit may be issued in anticipation of real saving, but it cannot be a permanent substitute for it. The failure of really insolvent businesses is necessary and salutary. A crisis is the time in which really insolvent businesses are eliminated and the ground cleared for another forward advance on the basis of sound credits."

American Opportunities for Foreign Trade

By C. H. BENTLEY

Vice President, California Packing Corporation, San Francisco

THE present general depression in our country comes from the fact that we are unable to export production of farming, mining and manufacture. Europe is in need of many of these products, but is unable to pay for them or to give satisfactory credit. No one can take the risk of credit until there is a more stable condition socially, politically and economically. So, in addition to the larger and more vital question of the protection of our civilization, comes the need of agriculture and commerce, calling upon our Government to co-operate with Europe in a genuine effort to establish peace and order.

Unless we, as the great creditor nation, establish credits and make investments to restore the buying power of the foreign nations—prostrate as the result of the War, we cannot hope for any substantial improvement in the market for our products.

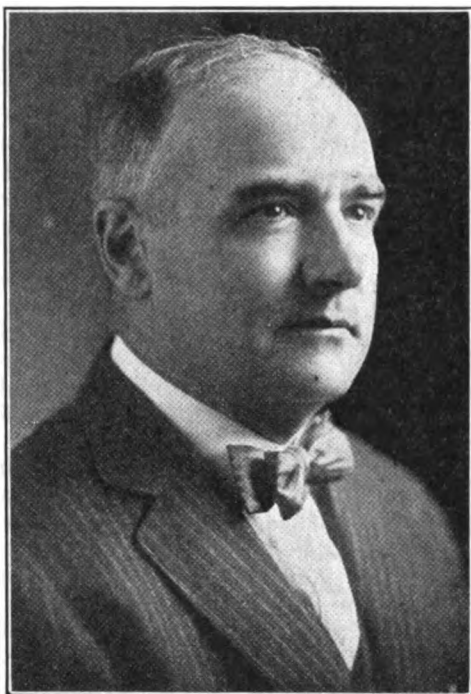
Because of the heavy excess of exports and the consequent flow of gold to this country, the American dollar has gone to such a high premium as compared with the currency of other nations that our goods are well nigh prohibited by reason of the increased cost to foreign buyers.

Our merchant marine must be regarded not merely as a trade carrier but as a naval auxiliary, and supported accordingly.

Pending tariff legislation will determine in large measure the success of our foreign trade. Tariffs on imports are needed, if for no other reason, in order that we may have something to trade with in negotiating commercial treaties or reciprocal tariffs with other nations.

It is hoped that our government will be able to secure and maintain prompt and reliable cable communications without interference.

Obviously, our railway systems are the main arteries of our commerce and they must be given adequate revenues to warrant effective operation and development—not only within our own borders but in connection with foreign trade.



C. H. BENTLEY,
Vice-President, California Packing Corporation, San Francisco, Calif.

WE need high-grade representatives in foreign fields, able to speak the language, men of intelligence and character, respectful and appreciative of social usage. With all the furor in our colleges of commerce about foreign trade, it does not appear that a student in any American college can acquire there a speaking knowledge of any foreign language.

Great Britain continues to be our best customer; Canada second; France third; Cuba fourth; and

Germany fifth. Our heaviest importations for the inne months ending with March 1921 came from Canada, Cuba, and the United Kingdom in the order named. It is likely that our exports to Germany for 1921 will be heavier than any year preceding.

The Latin-American markets should be of increasing importance, as they produce what we do not, and we on the other hand produce what they need and cannot produce. Unfortunately, most of these countries maintain unreasonable, prohibitive tariffs on some important products of this country, and to their own disadvantage. Cuba is the exception which proves the rule, for since the arrangement of the commercial treaty in 1903, her foreign trade has

grown enormously, both imports and exports. She buys more of some important products from this country than the whole of South America and Central America combined.

China is perhaps our greatest potential market. With the gradual adjustment of her political and social questions will come enormous commercial development. Similar developments may be expected in later years from Russia and Siberia, but, from present indications, Germany and Japan are likely to get most of the benefit.

THE feeling of security in credits and in transportation is essential to any proper development of commerce. Fear of strikes, lock-outs, revolutions and war is fatal. Peace is fundamental and America will neglect its opportunities, its advantage and its duty if it does not use its influence at this time, so far as is consistent with its own independence, to promote and maintain peace.

With our opportunities, with our natural resources, our agricultural and industrial developments, with capital, with intelligent and skilled labor, with a people noted for invention and enterprise, with production far exceeding domestic requirements, and with ships, we are in a fortunate position in this contest for world trade.

With the adoption of the Monroe Doctrine, we have abandoned the policy of isolation. Cleveland re-affirmed the doctrine in his historic message in regard to the Venezuelan boundary; Roosevelt insisted that we should be prepared to defend it. In the world war we fought for our own protection and civilization. We shall be deeply involved in foreign economic readjustments for generations to come and our government should adopt a foreign policy.

IT seems inconsistent for Congress to be granting appropriations for the development of foreign trade and, at the same time, incurring the hostility of nations most likely to trade with us by proposing legislation of an extremely protective character. Commerce has been in many cases the forerunner of peace and civilization. With a consistent, well-considered foreign policy adopted by our government, our foreign trade will tend to ensure peace and prosperity throughout the world, but if allowed to drift without chart or compass, with narrow, ill-considered regulations and conflict in command, we shall invite contro-

versies abroad and remain in idleness and discontent at home.

According to John Hay, the best security for the peace and prosperity of the world is a friendly, self-respecting understanding between the English speaking peoples. This sentiment was again expressed by Elihu Root when he unveiled in London the statue of Abraham Lincoln. It is a sentiment which we, in full pride of our country, with the courage and with the patriotism to defend its sovereignty and independence, may well cherish as a most important feature of a foreign policy for our government.

(Digest of an address delivered before the National Association of Credit Men, June, 1921.)

Ideals of Salesmanship

AT A gathering of salesmen of the Standard Oil Company (New Jersey) recently, the President, Mr. W. C. Teagle, gave some impressions of his ideals of modern salesmanship in these words:

"Success in a selling campaign can never excuse the employment of methods which are unfair to a trade rival, or misrepresentation of a competitor. This company's faith in the quality of its products, and in the capacity for service inherent in its organization, is such that it seeks only a fair field for itself and no less for its competitors. The most intelligent method of increasing its profits, for that in the end is the object of business, is to increase the total sales in the entire business. Co-operation should be on broad lines in these matters, which make for the good of the industry as a whole and need not interfere with any individual company's efforts to help itself."

"If a man is promoted solely on seniority, he is worth exactly the market rate in his locality for such a position. Not a cent more! For he has put himself into the class of a marketable commodity, instead of into a personality class. He has no trade-mark which sets him apart from the common run of men in his position. A commodity can be bought and sold in the market. But if you get out of the commodity class, by demonstrating that you possess individual abilities—such as exceptional thoroughness, or unusual industry, or uncommon initiative—then you become a specialty. And, as such, you can, in effect, fix your own salary."
—James B. Forgan, President of the First National Bank of Chicago.

A Bill of Rights for the Toilers of America

The Second and Third Fundamental Rights of Labor

By ROBERT S. KEEBLER

(Third Article in the Series Under the Above Title)

THE second fundamental right of labor is that our industries shall be organized for cooperation and not for conflict.

Just now there is apparently a great war brewing between the American Federation of Labor and the United Mine Workers, who advocate the closed shop, and those great organizations like the United States Steel Corporation, the Bethlehem Steel Company, the clothing manufacturers and coal operators, who advocate the open shop. In its war on the closed shop, the Bethlehem Steel Company is admittedly refusing to sell its products to contractors and builders unless they are operating under open-shop conditions. There is little to choose between this attitude on the part of the steel company and the conduct of the machinists in the Duplex Printing Company case. Both are equally reprehensible. The rights of neutrals must be respected in industrial warfare no less than in military warfare.

I HOLD it fundamental that employers should be able to enforce a perfect freedom of contract so long as their freedom of contract does not interfere with the like freedom of others. The Bethlehem Steel Company says to a New York builder:

"I will not sell to you, for you employ only union labor. I can sell to whom I please." The New York contractor replies: "And I can employ whom I please. Your refusal to sell amounts to coercion. It is wrong." I believe you will agree that the contractor is right.

But the Bethlehem Steel Company says to the delegates of the American Federation of Labor: "I will not deal with you as an organization, but I will employ union men or non-union men, as shall best serve my interest. I have a right to establish contractual relations with whom I choose." The Federation replies: "Labor also has a right to work for whom it chooses, and if you will not agree to employ only men of my choosing, I will incite your employees to rebel against you and choose another

employer." This is the deadlock in industry. I believe that the steel company is more nearly right than the Federation; for it claims the right to deal directly with its employees, while the Federation claims the right of the employees to deal through representatives. It is a higher right to deal directly than to deal through representatives. But the courts have held that the union may do as it insists and that the company may do likewise, so long as no violence nor intimidation is practiced. And thus it is that there is a great wrestling bout between labor and capital throughout the land.

WE CAN never get anywhere at this rate. The more strikes and lock-outs, the farther we are from a solution of our problem. The figures which I have cited indicate that strikes are generally inconclusive; that the results are as often against as with the strikers. The cost of such conflicts is stupendous. The industry is closed down. The public suffers. The plant depreciates. Capital languishes. The laborers are idle. They are earning nothing. They are inflamed with vicious feeling. On both sides there is deep resentment. Often, as last year in West Virginia, and a few years ago in Colorado, the strike develops into bloody warfare. It is bad business and nobody is helped by it.

One of the great arguments for world peace is the prohibitive cost of war. The same argument is equally cogent for industrial peace. Labor is beginning to learn, and likewise capital, that we are brothers laboring together in a common vineyard, and that an injury to one is an injury to all. Force will not solve the problem of labor and capital.

It is the old fable of the north wind and the sun over again.

Let the wind of Labor rage and strike never so violently, the traveler Capital will draw his cloak of constitutional rights the more closely about him and resolutely pursue his way. But the sun of loyalty and cooperation will at once remove the cloak, which violence could never do.

I DO not censure the laborers more than capital. Nor indeed as much. For capital has the helm. It is in the vantage ground and has the leadership. If it had fulfilled its obligations to labor, there would never have been any problem to begin with. Capital has always had superior advantages of enlightenment and advice. It has not felt the pinch of hunger nor seen the fire of hope flicker out upon the cold hearthstone. Labor has come up through slavery and through serfdom. It has survived the Statute of Laborers and the invention of machinery. It has through long centuries of oppression and struggle begun to rise in the majesty of manhood. And why should it not feel strong resentment against those whom it has fed and housed and clothed in princes' raiment, only to be rewarded with poverty's crust and ceaseless toil? I can understand labor's position, and indeed I can sympathize with it.

THE providence of God has moved within the hearts of men. He has brought the world to such a pass that, however necessary and inevitable wars may have been in the past to crush tyranny and establish the rights of men, we are beginning to establish commissions and tribunals by which justice may finally be attained between nations without bloodshed and violence. The whole history of civilization has been a progress from the settlement of differences by force to their settlement by peaceful means.

Happily we have now reached such a stage of enlightened experience that both capital and labor are beginning to see that there is another way out of their differences. The recent return of the railroads to private ownership was accompanied by a sound provision for the arbitration of all differences between the companies and their employees.

In many industrial plants joint committees representing employer and employee are being worked out. After a reign of terror among the miners of Colorado, a plan of co-operation was worked out under the guiding inspiration of John D. Rockefeller, Jr., which appears to have established the most cordial feelings between labor and capital.

EMLOYERS are beginning to learn that the human part of their plant is the most precious and most worthy of every care and attention; that the morale

of the workers determines the success or the failure of the enterprise. And starting with such pioneers as John H. Patterson of the National Cash Register Company, welfare work among employees has been steadily sweeping our country.

Legislation did not do this, and cannot do it. *It is a growing concept of enlightened self-interest.* Employers are beginning to realize that it pays to encourage their employees to become joint owners of the enterprise; that it pays to establish rest rooms and sanitary appliances and medical inspectors and playgrounds and sanitary housing conditions and reading rooms and wholesome recreation.

This is not merely a sentimental fad that has temporarily possessed the minds of some of our industrial altruists. It is sound business sense. It means not only happiness and contentment in industry, a freedom from strikes and boycotts, but it means a hearty co-operation, a desire to make the business prosper, a willingness to work if need be a few minutes after five o'clock.

I BELIEVE that capital has clearly taken the lead in this modern conception of business co-operation. Most of the labor organizations, if not all, are still whetting their swords and marshalling their forces for conflict. It is ever more pay and less work.

This is a false standard. It means strife, and strife means loss. Let a labor union be organized which insists that its members be thoroughly trained, that they be scrupulously faithful to their task, that they be loyal to their employer and eager to do more and more rather than less and less toward the success of the enterprise; and union labor will be as popular with capital as it has sometimes been odious.

Those who are scrupulous to do as little and get as much as possible cannot hope to go far in this world. The labor unions, by their hostility to piece work, their leveling down of employees to a common plane of efficiency or inefficiency, their failure to realize that industry is organized for the production of commodities, toward which object they should lend all their brawn and brain and enthusiasm, have fallen short of their real possibilities.

(Continued on page 47.)

“Yonder”

By GRACE M. BROWN

*Because I know that God is all supreme
I have no fear.*

*Because I know that I attract my own,
I have no fear.*

*Because I want the thing which is my own,
It matters not how hard my own may be,
I have no fear.*

IT IS a glorious thing to be alive now. It is even more glorious to know that we are a part of life itself and that we have always been alive and that we always shall be alive.

When a man gets a glimpse of his true humanity, he perceives intuitively that the real of him is immortal. He knows, in truth, that he cannot be afflicted or diseased, and if he appears so now, his thought goes instinctively and immediately to some place, somewhere, some time, where such conditions are impossible and naturally his idea focuses yonder, toward that great beyond where he has been taught there is a wonderful wonder home, where a world awaits the word.

Verily the soul knows its eternal strength as it knows the truth of God's life everlasting, and that is just it, life everlasting, that which is the now, and yet which we are seeking yonder.

We have all been told about the glory place for good folks and the fiery place for bad folks. We hope and believe in the good place, because we have been trained to think in concrete terms and our good place has become in thought our heavenly home.

To really know something is the greatest thing in the world. As much as we talk about things and think that we believe them, there are few of us who have the temerity to say that we really know.

Why?

Because knowledge is that finer substance of life, beyond reason, beyond argument, and beyond opinion. It is that divine consciousness which actually is, and which frees us from all desire to discuss things and to keep on chattering concerning our opinions, until we learn to know in our hearts the truth which actually makes us free.

God is good, the one and only reality. You can know good only because you can not know any pretended thing.

HOWEVER, we may all say with truth that we believe and there are few people who do not believe in the beyond home and the beyond days and while belief is but the first step toward knowledge, way down deep in his heart every soul knows that he is a vital part of life and that there never has been and there never will be a living universe without him.

And although every man often wonders if there is a tangible home where he shall abide during his million of days, he knows in his consciousness that there is a place that is his home where he will live those millions of todays and those millions of tomorrows in the everlasting now, yonder.

And why not?

If I can build a home out of the thing I imagine is substance such as bricks and mortar, why cannot I build a home out of that which I *know* is substance—Love and Hope and Faith—which are the real substance of things hoped for and the evidence of things not seen.

Have we not created ourselves by thought and do we not breathe ourselves into form?

God is and His ways are mighty.

Breath is the soul of life. Possibly we have not considered that fact although it is the keynote to all knowledge and to our understanding of life itself.

The truth is that we are alive in the universe and that the earth home is but a small part of the universe, a very important part to be sure, but only one phase of eternal life. It is entirely in the law that we shall consciously and practically reach into infinite realms and draw unto us that which actually is our own.

Because of this, the law is accurate on every plane and in every realm.

THERE is nothing vague or indefinite in the idea of our beyond home any more than there is in our present home.

Neither is there anything vague or indefinite in the fact that we must have a body in which to manifest and to express our lives. It may be an earth body, or it may be a sun body or it may be a spiritual body or a cosmic body, but one thing is sure, it is exactly the quality of a body which we have breathed into form, and that body must breathe so that it may connect

with the current life in whatever realm it selects to abide.

There is a corporeal body and there is a spiritual body, we will not forget that important fact.

All of God's promises are actual, and because we have not yet perceived how practical they are, is no sign that the revelation of their truth may not enfold us with a shining glory almost any time.

You and I are on our way to some other abiding place, some other place in the great beyond and all along the path of our choosing we are never alone. We work, now and always, in togetherness with the God servers.

It is not distance of space which separates folks. You may be in the same room and yet not be breathing the same atmosphere, have no touch of mind or heart with some one else.

And you may be on different planets and be very intimate with another soul.

Don't imagine that you cannot associate with folks who are yonder, you are in touch with everything human and divine which belongs to your quality. It does not matter what you are labelled, so long as you know the simple facts of life, and so long as you breathe God's truth and make practical the things you do know.

BECAUSE you and I do not clarify our atmosphere so that our cosmic line is in working order and so that our friends yonder can reach us, is no reason that they or we are beyond reach. There are many here who are in immediate touch with souls yonder, who are working as we are for the uplifting of the race and the revealing of God to His earth children.

Each soul has his own position in the universe, and expresses his part of life and externalizes his own particular bit of substance according to his own desire and his consequent angle of action. And if we think and breathe in construction, we are building our beyond home in beauty and in peace and in eternal good.

The constructive thought is one of love, balanced in wisdom, and, therefore, to think constructively, one thinks in his heart with love and wisdom, and he becomes the thing which he thinks.

To speak constructively, one uses words which are clean and accurate. To act constructively, one follows his heart thought, therefore he follows his highest inspiration and does the best he knows, which is the best there is.

Some of these days when we have all forgiven ourselves for what we have called our errors of sin and sickness and death, when we have found that home which is ours in spirit and in truth, when we have found our friends who are those who do not judge us because their love is greater than judgment, and who do not forgive us because there is nothing to forgive; some of these days when we shall have forgotten that there ever was anything on this dear earth home but good, a lot of unpleasant sounding words will dissolve from our memories, and then, we will know the God of each other and of ourselves and we will know him in the infinite truth of the all life.

We shall know of the truth of our home yonder, about which there is so much for longing hearts to wonder, and so much for all to learn, and so much to love and so much to be done in this glorious everlasting now.

Hills of Home

By C. T. Davis

AFTER long days when I come
Once more from far roving home,
While I watch with eager eyes
Old loved landmarks, friendlywise,
Sudden bursting into view
Sharp etched on the skies' clean blue,
Lo, the hills of home arise.

ALWAYS round the curve they lie
Wailing hid as I draw nigh,
Till I pass the angled bend,
And the last long slope ascend,
And the shortening road runs straight;
There to welcome me they wait—
Hills of home, and journey's end.

HOOF beats quickening on the trail—
Grind of train wheels on the rail—
Motor swerving sharp and sheer—
Steamboat reaching for the pier—
Curve or headland, break or bend
I must pass, and at the end
Stand the home hills, clean and clear.

THUS, when fate my spirit brings
To the ordained end of things,
I shall come as now I come
Through far spaces wearisome,
Through the shrouding veils that lie
'Twixt time and eternity;
Till there blaze against the sky,
Gold and jade—the Hills of Home.

Confidence, Courageous Leadership and Work. What Industry Needs

By ALBERT B. BIERCK

President, The Reading Company, Philadelphia, Pa.

A CAREFUL review of events during the past few months can but lead to the conclusion that general improvement in all directions is evident.

There is ample justification for plans based upon a continuance of improved conditions. Confidence in the future, and a whole-hearted desire to aid in overcoming war-time emergencies were never more necessary.

Before devising means for bringing about co-operation between management and labor, both seem to have earnestly endeavored to know their own hearts. This brief period of self examination seems to have impressed upon both the good in the other. It may be therefore that a common understanding of the situation has dawned upon all concerned, and the simple determination reached to work—and then to work some more.

The progressive decline in wholesale prices since June, 1920, and the decline in the cost of living, adjusts the revision of wages where made.

A general survey of the situation fails to reveal any insurmountable difficulties.

Consideration of methods rather than fundamentals seems most important. Too

much thought perhaps has centered upon the difficulties of the reconstruction period. A determination to accomplish whatever was necessary would have produced better results.

HOWEVER, now that our vision is clearer and our understanding better, there is no obstacle which we may not overcome. We have already made progress. Evidences are on all sides of reviving industry and confidence; thrift, poor derided saintly thrift, so wantonly abandoned, is once more springing into fashion.

The railroads will not fall behind in the forward march toward prosperity. Much has been said about them, which may have caused alarm, but in time there will be shown that the earning capacity of our roads remains intact.

There have been some misunderstandings but these will vanish before the kindly sun of publicity, and mutual understanding.

Intelligent, courageous leadership of a business army whose morale is high, will demonstrate that army to be bravely efficient, and invincible.



ALBERT B. BIERCK.
Vice-President, Reading Co., Philadelphia.

Work

If you are poor—work.

If you are rich—continue to work.

If you are burdened with seemingly unfair responsibilities—work.



Little Journeys in Applied Psychology

With Demonstrated Proof of Its Practical
Value in Everyday Life

By AGNES MAE GLASGOW

WHY should you or I grow old? Physiology is proving every day, in countless ways, that there is not a cell in the human body that is more than one year old. Now then, if your body is you, you cannot be an old man or woman.

But if your *mind* is you, ah, therein lies the whole secret. Let us not enter too deeply into this phase of the reality of man, but try to do our best to realize that if mind is the man, and as a man is capable of changing his mind, as often and in whatever direction he wishes, he may retain not only his youth in body and mind, but also retain and profit by his many years of experience, commercial and otherwise, to the redemption of his past mistakes, turning his failures into success, *capitalizing the experiences gained by having had those failures.*

There never was a failure without its lesson, and if you have learned the lessons then you certainly are ready to put that knowledge to work for you. If a man can be taught to renew his mind to such an extent, he can rejuvenate his physical appearance. I have known over eighteen hundred persons who did this.

ONE may be taught how to renew, and direct this renewal of the mind, to grasp the changing conditions in the business world, so as to, not merely, keep pace with the younger generation in practical ideas, but having had the experience gained in many failures, to look ahead and locate the pitfalls which bestrew the pathway to success, and knowing where these pitfalls lie, to side step, or go around, or better still remove the pitfalls.

I know you are going to pardon me if I speak in the first person. I am a teacher and as such may help you by being direct. I can only do so by writing in the first person, saying to you, "Do this, and leave that undone;" telling you how and why, a

certain "come back" did thus and so, to gain the results mentioned, in turning failure into success. In this way you will not only profit by your own years of experience, but you will be able to select from the accumulated experience of others just the idea, or data which will be of greatest service to you in gaining the desired result.

There is a great deal of talk, nowadays about psychology in business. This is just exactly what these articles are meant to teach. The psychology of your failure to understand, which means that you will know how to take hold of the very same elements that perhaps contributed to failure, and by using those elements, which we shall call *thought forces*, turn failure into success.

There is no better way perhaps, to teach this redeeming work, than to relate to you some actual cases of persons who have either failed in business or who have never known any degree of success. These people later learned how to use their thought forces, mentalities, mind, will power, or psychology in the right direction, and brought order out of chaos, turned failure into success.

THE following little journey was taken by a man just a few years past the middle age. He was positive in his faith that his day for the beginning of a new enterprise, especially if that enterprise was to become a big one, was over. He said to me:

"Madame, you overlook the fact that I am now some 53 years of age. I have worked so long in one place that the routine is automatic. I no longer have to put my mind upon what I am doing. The first hour in the morning's work is given up to doing so and so. Then I go down stairs to the "boss's" office and report so and so. I come back and work at thus and so until it is time to go to lunch. I am away from the stock room an hour,

come back and go over the same old routine. Why woman, I know the thing by heart. There hasn't been a change in the program for fifteen years. And now, I must get down and out and make room for a younger man with newer ideas. What's wrong with the world any way?"

"Well," I said, "it looks to me as if the wrong thing was in not changing that program in fifteen years. You old timers are always complaining about being superseded by the younger man. When you are not thrown out as you have been, you have to take second place and stand by and take your orders from the youngster, watching them rake off the good salaries while you manage to get along on whatever you can make, and yet you dare come here to me and tell me that you have worked so long in one position that *you do not have to think*. You are taking the firm's money for doing what a soulless machine might do."

"But—but," the man cried, "can't you understand that I had a perfect understanding of my duties, such a complete and detailed understanding. I had done the same thing over and over again, until the work came to me as easily and naturally, well, as a music student plays the exercises he once thought so difficult and intricate. I did not have to think."

"AND so something happened to make it necessary for you to think. You lost your position and that position was given to a younger man, who had not grown fast in any certain groove. Have you been back to the old place since you were—given leave of absence? Do you know if the old routine of which you speak is still in vogue? Or has this young man instituted some new ideas and improvements, in the way the business is carried on?"

"Well yes, I have been back. What can a man do in these times of depression? A half loaf is better than none and my age, 53, is against me getting into some new commercial house where my work is unknown. I tried to get a place in the shipping department, or even in the home delivery department, where I am well acquainted with the regular routine but soon after this man Gage, the chap who took my place, started some of his new-fangled ideas in that department, and now the others departments are following suit and, well, I did not succeed. It's no use, when the white hairs begin to show up on a man's head, he might just as well take his

medicine and wait patiently for the end."

"Bah! I am disgusted with such talk," I told him. "You and no one else is to blame for your failure. Maybe you did build up your department to where it was some ten, or twelve, years ago. But I cannot agree with you that you made of it a department which fitted into the scheme of things today. Business today is not what it was twelve or fifteen years ago. Fifteen years ago business men thought in millions, today the successful man thinks in billions and multi-billions and the heads of departments who cannot keep abreast of the "boss's" style of thinking, and over-reach him in thought dimensions, must get down and out to make way for the man who can, and will.

"YOUR trouble has been that you built up a good department for your firm, and a good position for yourself, and then you sat down and took life easy. *You stopped thinking. You had reached the altitude, the climax, of your ideas. You stood still, while the world and the commercial affairs of a great country kept right on growing.*

"You became a dead limb on a growing tree, and the wise tree culturist knows better than to leave a dead limb on a living tree lest it kill all the rest of that tree. A wise business man knows better than to keep, at the head of a department, a man who works automatically, content in the perfect routine of a department he has built up some years before, thoughtless of the changes required by a changing commercial system.

"No sir, you have been dead wrong from first to last. But for your encouragement I will tell you that even though you have failed because of your lack of that phase of character—without which no man can hope to make a great success in any line of endeavor of what ever name or nature—a divine discontent; still there is hope for you.

"Begin today to tell your self that you have back of you several years of practical experience, which has a market value and that you can and will make its market value greater by taking into consideration the mistakes you have made and comparing them with the ideas you have seen others put into practice. Ponder this thought well. Talk to your inner self as you would to a friend in whom you have implicit confidence. Keep right on repeating what you know, affirming and reaffirming it until

you become so thoroughly convinced of your own worth, worth founded upon that fact that you see and acknowledge your mistakes. It will not be long before you will see that this new faith in yourself will have gone out to those you meet, even as the fragrance of the rose is wafted on the winds, and all, whether they realize it or not, inhale that fragrance and are glad of the rare perfume.

ABOVE all teach yourself to think big. Why man, God is the biggest thing in the Universe and you are just one of the channels through which he 'carries on.' The man who habitually thinks big, feels big, the big things of life come to be done, and when you have done the big things in life you are then truly big. Go on and grow. You are yet alive, and living things grow. Your mistake is that you have tried to cheat nature. You have said, "I have reached an adult age. I am done with growing." Then you tried to stop thinking. You lost your job, not as a punishment, get that idea tight and fast, *that job was not lost as a punishment. It was a blessing, to teach you that you cannot*

live in a growing world and cease to grow yourself."

Let me say that this man took my words kindly, and after pondering the thought that he possessed something of value in the years of experience he had gained while building up that department, until he was brimful of the thought, so brimful that he radiated that conviction to all around.

Then again he went to his old "boss" and applied for a minor position which was given him. Then he got busy and took stock of each and every improvement that the young Mr. Gage, the man who had taken his old place, had made. He went Mr. Gage one better, or rather a half dozen better, in adding other improvements to his minor position until the company had to take notice and compliment him on the improvement.

Today that minor position has become a part of that man's old department, and our man is its head with Mr. Gage as his assistant. So much for taking stock of your equipment, and then adding to it by unearthing some new and practical ideas to make of a good thing, a thing of perfection.

What Mistah Trouble Did

OL' MISTAH TROUBLE,
*He come around one day
 An' say, "I gwinter gil you,
 So you better run away!
 I likes to see you hustle,
 Dat's de way I has my fun.
 I knows I can ketch up to you,
 No matter how you run!"*

I SAYS "Mistah Trouble,
*You has been a-chasing me
 Ever since I kin remember,
 An' I'se tired as I kin be.
 So I'se gwinter stop right yere,
 An' turn aroun', a-facin' you,
 An' lick you if I kin,
 An' fin' out jest what you kin do."*

OL' MISTAH TROUBLE,
*He looked mighty ashamed;
 He acted like a buckin-hoss
 Dat's suddenly been tamed;
 An' den he turned an' travelled off,
 A-hollerin', "Good day;
 I ain't got time to fool aroun',
 Wif folks dat acts dat way."*

—Washington Star.

Mind Force, Properly Directed, Can Overcome Evils of Business

By HORACE DE LISSER

Chairman of The Board, The Ajaz Rubber Co., Inc., New York

THE war is over and after more than two years of victory, we are finally blessed with an administration recognizing the absolute and positive necessity for peace throughout the world.

Steps in the right direction for a genuine peace might be found in the recent invitation of President Harding to the five great nations of the world to meet in conference upon the question of disarmament, those nations holding the power to enforce their conclusions, the result of which is sure to be universal peace.

No move so important to the entire world as this has been made since the armistice was signed in November, 1918, for until very recently we have been technically at war with the dominant governments of the Central Powers.

The greatest force in the world is "Mind Force" and with the knowledge and thoughts of the peoples of the world centralized and concentrated upon peace, restoration of pre-war conditions must follow.

For nearly five years, war, with its death and destruction, was the one thing in the minds of all, and no absolute final peace can come to us and to the world at large, until the people of the world are equally as determined that peace, life and construction shall be so earnestly desired as to permeate consciously and subconsciously the minds of all.

NO ONE man, or set of men, or any one nation can bring about this condition, but President Harding, under whose far-seeing leadership, backed by the great majority of the people of the United States is sowing the thought-seed in the minds of all the people, and his planting is rapidly bearing fruit.

With the people thinking peace instead of war, life instead of death, construction instead of destruction, what greater force can bring about the desired effect?

Everyone realizes that this great country of ours, barring the loss of human life, came out of the war vastly richer than before. We entered a debtor nation; we came out a creditor nation, a nation never before so commercially and financially powerful.

Let us use this power for good, not forgetting that our rise imposes new responsibilities, responsibilities that I believe this administration is quite alive to.

FUNDAMENTAL conditions are showing improvement. The crops give promise of taxing the carrying facilities of the railroads. The South heretofore intermittently suffering from the restriction to cotton growing, is now about to reap the benefit of an assortment of crops, a policy urged upon the Southern farmer for many years.

Industry in many lines will shortly show the activity due to the curtailment of production and retrenchment affected by the far-sighted leaders of business at the time of the late price debacle.

The demand for merchandise should be met in full, but by no means forced.

The heads of financial institutions have ably and commendably assisted solvent enterprises in tiding over their delinquent customers in those centers most seriously affected by the money stringency. The wisdom of this policy will shortly bear fruit, and should be continued in a gradual lessening measure, until we meet the wave of prosperity which is approaching.

The sunshine of prosperity, however, can only shine permanently with finance, industry, and the governmental bodies, with the full approbation of the people, co-operating for the removal of government from its intrusion into business, and injecting into government, principles of business that have been sorely lacking for years past. Also; —

UNBURDEN the business interest of the country from its obnoxious and inquisitorial so-called profit tax, whose only justification for being was war. Substitute for it a sales tax applicable to all commodities from steel to peanuts, which would be a tax on expenditures, and not as it is today, a tax on economy and efficiency, which retards the greatness of this country of ours which was built upon the thrift of our forefathers.

Maintain an income tax that does not confiscate wealth. Encourage the men of large income to invest in industries and

commerce that gives employment to labor, rather than to put his wealth into non-taxable securities of federal, state, and municipal issues.

The wage-earner must be placed in a position where his wages will insure comfort, a home, not merely a house, enough to educate the family, for recreation, and a "bit" for saving. On the other hand, Labor must render service commensurate with the wage paid, so as to enable both

wage-earner and employer to produce at a price that will insure a sale to the public, at a profit to the producer, and at a price that the public can pay.

With all this as a foundation, it only remains for all of us to go to work. *Work! think of it! breathe it, live it.* Have confidence one in the other, and *things* are bound to be brought into being. *Things are crystallized thoughts, and proper thoughts bring out proper things.*

In the Kingdom of Concepts

EVERY building you see—lowly or majestic; every machine, every device, every tool—everything that man has made—once was a concept.

Each thing that is the work of man once was an idea—and without those blueprints of the mind, there would be no achievements.

And every achievement has led the way to other achievements, because it has awakened new thoughts and better ideas along the same line.

The machine upon which you depend, once was a conception in the mind of some person—but in its present state of development, it likely represents the concepts of a hundred minds, each taking up some detail of the work that was suggested by the originator.

Thought has not been idle. Walk or ride down any street—down all the streets in every city and town—past all the farms, through all the mining districts, and wherever you go, there also you will find the result of concepts.

YOU conceive before you do—and if you do not conceive, you never accomplish. Millions of persons have put their concepts into the objective realities of the works of man. There is no experiment about this idea. It is not vague. It offers no promise that cannot be fulfilled. It is real—and its reality is at your service, now and for all time.

Teach yourself to plan, to conceive, to build, tear down and build anew, until you have a clear picture of the thing worth doing. It must be worthy, or it will not grow. It must be clear, or it is experimental.

The writer who can tell himself his unwritten story, in all of its details, already has written the story. He merely transfers it to paper, and then buffs the roughness off it. The painter who already sees

on the canvas the creation of his art, has his work nine-tenths done.

AND thus we find life divided between those who have concepts, and those who neglect concepts. We find the few building faithfully in their minds, and knowing that as they build in conception, they will struggle to build in reality.

Set aside the vagrant, useless thoughts that use up just as much energy as the good ones, and which instill in your nerves the memory of useless things. Be an architect—and begin with your ground plans, and proceed with your blueprints, and in time you will construct in your works according to that which you have built in your mind.

Do not go through life moved by primal instincts. If the beaver never saw another beaver, instinctively he would build his dam and his home. But when he has done that, he lives up to all the demands placed upon a beaver. Man does not cease his duties with his primal instincts. He must go beyond these, and construct greater and better things.

WHATEVER your chosen line may be, learn what has been done. Study the best methods employed by others in your line. Give yourself the benefit of knowing what has been done and why—and then your own concepts will reach out beyond the others, and try to improve upon those methods.

Conceive, but always with the knowledge of what has been done. Then you will escape the primal impulses—and will not be obliged to go over ground long since beaten down by the mistaken wanderings of others who sought shortcuts!

Your concepts will be true to your efforts, to your study, to your investigations. And only as your concepts rise will you really achieve.—*Popular Psychology.*

The Mental Hazard in Business

By R. J. STRITMATTER

Sales Manager, The Apex Electrical Distributing Co., Cleveland, Ohio

AT GOLF a short time ago, it was my good fortune to be invited to complete a foursome. One of the others in our party was a particularly good golfer. On a straightaway his drives usually carried two hundred fifty yards or better. We marvelled at his skill.

Then we came to the fifth hole, a one hundred fifty yard stretch across a rather deep ravine, with a creek at the bottom. A dense wood stretches along to the right. He teed his ball carefully, took a practice swing and looked around. "I know just as surely as I'm standing here that I am going to drive into that wood," he said. Then he squared around, headed for the green, but drove straight into the woods.

If you have never been a golf enthusiast this may sound like fiction to you. Inquire among your friends and you will find that they have either experienced the same thing or have seen it happen quite frequently.

"Mental hazard" is the term applied to it by the followers of the enameled pill. Mental because it is not real. On a straightaway course, even a poor golfer could drive beyond the distance.

Then what is it that causes even good golfers to shoot straight into the hazard when the green is within easy reach?

I am not a psychologist and will not attempt to analyze the peculiar functioning of the brain that brings this about. But it seems simple to deduce that the result is accomplished by the individual setting his mind more firmly upon the hazard than on the place where he would like to drive the ball.

IN EVERYDAY life we often set up for ourselves hazards that are purely mental. If we set our minds upon them firmly enough, they appear to be unsurmountable and impregnable walls. But when we put them aside and set our minds on the thing that we are endeavoring to accomplish we find that the hazard was no hazard at all and the goal easy of accomplishment.

Particularly at this time are a great many of us setting up for ourselves mental hazards as far as sales are concerned. Many salesmen, dealers and distributors *think* so firmly that appliances cannot be sold at the present time, that they are actually not even trying to sell them. On

the other hand I can name you men in the opposite class, scattered throughout the country, who have their minds so firmly on the opportunity for sales that what hazards exist are being surmounted and they are selling.

Last week I was in Jamestown, a city of 40,000 people located on Chautauqua Lake in New York. The dealer's alibi for not selling was the fact that thirty per cent of the population was up the lake, summer vacationing. Consequently it was impossible to sell because so many were away. There was no use in employing house-to-house salesmen because these men couldn't sell with the people all gone. And so he had it all figured out that appliances could not be sold during these months *and he was not selling.*

One of his competitors whom I interviewed, showed me statistics to bear out his statement that his sales in appliances had averaged since the first of this year approximately \$8,500 per month. How was he doing it? By overcoming the hazard that to him was mental and to his competitor was real.

He was selling to the seventy per cent of the population which was still in town and had left out of consideration the thirty per cent who were away.

The only difference between these two men was that one saw only the hazard and the more he looked the greater it became until he was convinced that it could not be surmounted. The other saw only the goal he was trying to reach, kept his mind on the goal and forgot the hazard.

It is easy to convince ourselves that the possible cannot be done and die in our tracks. But the fellow who says it can be done and then starts out to do it usually finds it wasn't so hard after all.

If no one were selling appliances today, there might be some reason for some of us to say it cannot be done. But that isn't the case. Appliances are being sold. And they will continue to be sold.

If you are not getting your share, then analyze your situation and find out what is wrong with your method. See whether you have not set for yourself a mental hazard that is purely mental and not real.

Forget the hazard. Get your mind on the ball. Nine chances out of nine you will put it on the green.



CHARLES F. HAANEL
Author of the "Master Key System"

A Modern Wonder Worker

An Account of Successful Achievement Which Proves the Truth of the Maxim That He Who Gives, Receives

An Authorized Interview with Charles F. Haanel

By ARTHUR J. FORBES

THERE is an old story, told probably in many versions through countless ages, of the good fairy and the three wishes.

Commenting on the tendency of all of us to merely wish for something that we think we need instead of translating our desire into action, a modern philosopher said to me the other day:

"If a man could have just one wish granted him by a good fairy, he need only wish for the right thing to enable him to accomplish all his desires for health, wealth and happiness, both now and hereafter. And that one wish would be, *to be put in touch with the truth as to the natural laws governing our lives here on earth.*"

And he was right.

With that knowledge, the will to apply it, and the determination to work wholeheartedly and sincerely in harmony with Nature's laws, or in other words, with the laws of our own being, a man would be like Monte Cristo, with the world at his feet.

SUCH knowledge of natural law would prove the key to unlock every mystery; not to unlock the doors to other men's treasure, but the doors to the inner chambers of our own minds.

It would mean an understanding of our own capacity for growth and development.

Mankind has been struggling upward for thousands of years, trying to fathom nature's mysteries and has solved many of them. Some of the natural laws, all of which are God's laws, have become known, but my friend was right when he asserted that the whole truth and its willing application would give men freedom from all that now binds them in chains of ignorance and holds them back from their fullest development.

While I was doing a little thinking on this subject I chanced to see a page of unusual advertising, with the striking headline, "There is a Master Key."

I have both written and studied advertising for years and that headline, as it was intended to do, set me to thinking. I decided to find out something about the man who made such positive statements.

I FOUND that the man in many respects is as remarkable as his advertising. For one thing, he is remarkable because he is a writer and thinker, a deeply-read student, yet he combines with this ability as an author, equally broad ability as a business man, which is a rare combination.

This man is Charles F. Haanel, of St. Louis, the author of the Master Key System.

Charles F. Haanel is a man worth knowing. He has brought together in this "system," as he calls it, many of the truths relating to natural law, which if studied, learned and practiced, will enable those who properly use them to accomplish things that they before believed to be impossible to them.

Mr. Haanel has given and is giving these truths to those who seek them in such a form that they may be easily understood, and in performing this service he is proving the truth of the maxim, which is one of the foundation stones of the Sheldon Philosophy of Service, that he who gives, receives; he who serves most, profits most. His financial success has been no less remarkable than the success of the application of the principles which he embodies in his "system." As to this, there are on file in his offices thousands of letters testifying to the benefits which students of the system have received. And as to the material success, the growth of the business during the last five years, from a little office employing two people, one of them Mr. Haanel himself, to a business requiring the services of more than a hundred clerks, also speaks for itself.

THIS is not an advertisement of the Master Key System and I shall not describe it or its teachings in detail. But it may be stated that the entire philosophy of this "system" is based upon the thought, which is the basis of other modern philosophies, that right habits of thoughts are creative of good, and that practically *all things are possible* to the man who can learn *how* and *what* to think.

It teaches its students who take the time and make the effort required to

thoroughly master it, the relations between the spiritual and natural things of life; the possibilities which lie within each one of them. And it teaches that through an exact, unerring operation of natural laws, those possibilities may be developed to a point where a man or woman may surmount and overcome all difficulties.

Mr. Haanel himself is a dynamic thinker. He has proved that by the clear and forceful way in which he presents the truths which he marshals under each chapter heading.

He was engaged in several business enterprises before he decided to devote his whole attention to the development of the system, which he is now actively spreading abroad, not only in this but in several foreign countries. He is 55 years old, strong and robust, full of energy and optimism. He was born in Michigan but has lived in St. Louis practically his whole life. He was with the National Enameling and Stamping Company for fifteen years. Then he assisted in organizing the Sacramento Valley Improvement Company, which did much to develop the growing of Tokay grapes in California. He was also an officer of the Continental Commercial Company, of Tehuantepec, Mexico, organized to foster the growing of sugar, and has been connected with several other development companies.

MR. HAANEL has always been a student and reader. His studies included the teachings of many creeds and various faiths and the work of the master metaphysicians. He had seen himself, while in Mexico, the apparent miracles wrought upon Mexican peons after worshipping at the shrine of some saint.

He studied and sifted the wisdom found in the old religions and systems of ethics, of modern beliefs and philosophies, the thoughts left by philosophers of all times. He tried to discover the underlying laws by which effects accomplished by metaphysicians were brought about.

He knows that the successes and achievements of great men in all times were the results, the outer signs, of great secrets and he sought to find, to define, those secrets.

In that search he was successful, and he combined an epitome of those natural laws in what he calls, "The Master Key." In other words Mr. Haanel has written a condensed summary of the philosophy of all of the ages, stated in plain every day

English, instead of in the terms of higher metaphysics or occultism.

He discovered no new law. The natural laws which govern effects in this world have always existed. But men have not known them, or have discovered only a few of them. But some of the more important are known and the success which follows their application is one of the wonderful developments of this age in which we are living.

IN speaking of what he himself has accomplished, and of the possibility of accomplishment by others through the proper use of the power of thought, Mr. Haanel says:

"There was a time when wood was employed for the building of ships instead of iron; now the navies of the world are built of iron. The constructive use of thought showed us that anything could float if we could make it displace an amount of water which was heavier than itself. We ascertained a law which operates unerringly.

"The law of flotation was found by trying to make things float, and the law of attraction governing health, wealth and everything else worth while will be found by a contemplation of the methods of those who have found it, by looking where it is, instead of where it is not.

"The scientific spirit which dominates every field of effort is still looked upon with suspicion by a large majority of persons—relations of cause and effect are ignored—and men seek results, while they are wholly indifferent to the conditions by which alone these results are attainable.

THE discovery of a reign of law marked an epoch in human progress. It is the dividing line between superstition and intelligence. It eliminated the elements of uncertainty and caprice from men's lives and substituted law, reason and certitude.

"The difficulties of the world are largely due to confused ideas and ignorance of our true interests. The great task is to discover the laws of nature to which we are to adjust ourselves. Clear thinking and more insight are, therefore, of incalculable value. All processes, even those of thought, rest on solid foundations.

"There is no hope in juggling with facts, or in attempts to minimize the scope or validity of scientific truth. Our path is not backward, but onward and upward along the course that thought has traveled.

Truth will not lead us outside the realm of the natural to find a place for the higher nature of man. It is only necessary to be clear-headed and see the significance of truth and principle to gain the magnificent view which is the reward for refusing to halt or to compromise or to attempt to go back.

THE keener the sensibilities, the more acute the judgment, the more delicate the taste, the more refined the moral feelings, the more subtle the intelligence, the loftier the aspirations—the purer and more intense are the gratifications which existence yields. Hence it is that the study of the best that has been thought in the world gives supreme pleasure.

“The ability to receive and manifest this power depends upon the ability to recognize the Infinite Energy ever dwelling in man, constantly creating and recreating his body and mind, and ready at any moment to manifest through him in any needful manner. In exact proportion to the recognition of this truth will be the manifestation in the outer life of the individual.

“The Infinite Energy is the universal foundation of supply, and each man an outlet to the stream. Each man’s personal self is contained in it, and thus is one with every other. In that Infinite Energy then, the last fact beyond which analysis cannot go, all physical and bodily effects find their common origin.

ATOMS of matter are but shapeless exhibitions of thought. The king of all force is thought, and a will in accordance with the eternal mind can mold all material manifestations of thought as this will may desire. This is an inheritance which the creative principle of the universe is constantly storing up for us, and is the mighty truth which is now being rediscovered by the race.

“The idea that the laws of mind cannot be understood is fallacious. They are understood even more clearly and definitely than the laws governing in the phenomenal world, but the comprehension of them cannot be gained by studying material laws.

“Truth is absolute; appearances are relative only; therefore, no one can know the potentialities of mind and how they are made manifest except from a study of Mind itself.

MIND must not be confused with that realm of formulated knowledge termed intellect. Intellect and its plane of operation are as far removed from mind and its ideas as is the realm of matter from that of spirit. The same essence enters into both, but the intellect formulates its conclusions from appearances and from the sense side of existence only.

“The powers, uses and possibilities of the mind under new interpretations are incomparably more wonderful than the most extravagant accomplishment, or even dreams of material progress. Thought is energy. Active thought is active energy; concentrated thought is concentrated energy. *Thought concentrated on a definite purpose becomes power.*

“This is the power that is being used by the strong people of the earth, those who do not believe in the virtue of poverty, or the beauty of self-denial. They perceive that this is the talk of weaklings and those who fail to accomplish.”

The bank that pays the best interest is the one within yourself.

Promise Yourself

- To be so strong that nothing can disturb your peace of mind.
- To talk health, happiness and prosperity to every person you meet.
- To make your friends feel that there is something in them.
- To look on the sunny side of everything and make your optimism come true.
- To think of the best, to work only for the best, and to expect only the best.
- To be just as enthusiastic about the success of others as you are about your own.
- To forget the mistakes of the past and press on to the greater achievements of the future.
- To give so much time to the improvement of yourself that you have no time to criticize others.
- To be too large for worry, too noble for anger, too strong for fear, and too happy to permit the presence of trouble.
- To think well of yourself and to proclaim this fact to the world—not in loud words, but in great deeds.
- To live in the faith that the world is on your side so long as you are true to the best that is in you.—Charles F. Haanel.

This Will Show You How to

TALKS ABOUT BUSINESS

20 YEARS in the business of business training has placed Arthur Frederick Sheldon in a unique position as a leader—a successful business man upon the business platform.

His words of sound advice, his pat stories, his irrefutable logic, backed by a masterful delivery and magnetic presence has resulted in a demand for his "Talks About Business" in a permanent form.

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¶Most men make scrap baskets instead of filing cabinets of their minds.

¶Organized thinking based upon external fundamentals is the real key to power, the real need of the hour.

¶Can you spare ten minutes a day for constructive thought?

Gleaning from this scientific research work the fundamental facts about business success, Mr. Sheldon has prepared:

52 TALKS ABOUT BUSINESS

Keenly and clearly he has cast these "Talks" in a form that grips the attention from the very first paragraph and holds it with increasing interest to the very end of Talk No. 52.

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(Read the three following pages)

Make Your Success Greater

THE BUSINESS SCIENCE SOCIETY

MR. SHELDON'S "Talks About Business" are supplied exclusively to members of The Business Science Society.

The purpose of the Business Science Society is to spread an understanding and application of the Principle of Service and the natural laws related thereto, as functioning in Man Building, Business Building and Community Building.

The Community Building activities function in two ways: (a) Betterment of relations between the employer and the employed; (b) Constructive service to our institutions of public education.

ASSOCIATE MEMBERSHIP carries with it four distinct privileges.

First: Fifty-two "TALKS ABOUT BUSINESS" by Arthur Frederick Sheldon.

These Talks are arranged in logical sequence and as a whole constitute what might well be termed a continued story on the subject of natural laws of successful human activity. They are especially designed to give the reader, in easy, get-at-able form, those principles which make success certain in any line of human activity.

Second: One year's subscription to "THE BUSINESS PHILOSOPHER," the official organ of the Society.

Each issue contains an editorial by Mr. Sheldon which keeps the reader up to date in the newest developments of Business Science.

Constant digging in the mine of truth pertaining to natural laws of human activity makes it possible in this monthly magazine to pass to each member the results of the research work from month to month.

Third: One year's special counsel privilege.

Every reader of "The Talks About Business" has the privilege of personal counsel, unlike the average book-buyer who does not have opportunity to counsel with the author of the book. The purpose of this service is to assist the member in the application, to his particular business problems, of the universal laws made plain in The Talks About Business. This is under the direction of the Educational Division of The Sheldon School.

Fourth: One year's membership in THE BUSINESS PHILOSOPHER BOOK BUYERS' BUREAU.

We believe in books. Good books contain the best thoughts of very able minds. The building of a business library is the order of the day. Just as the best lawyers have good law libraries, the best physicians have good medical libraries, so the master business man feels the necessity for a business reference library.

The purpose of this bureau is to encourage the reading of good business books and assist in the selection of a workable Business Library.

This membership privilege entitles the holder to counsel with this Bureau concerning books in which he is most interested. THE BUSINESS PHILOSOPHER will review from month to month books suggested. Associate members of the Business Science Society will be entitled to a 10% discount from the regular retail price on books furnished through the Bureau.

Earnest effort will be made to make each of the four services above enumerated worth the total membership fee.

All checks should be made payable to The Sheldon School.

THE SHELDON SCHOOL
Business Science Society Department
36 South State Street Chicago, Illinois

(Read the two following pages)

Some Questions Answered

In each of the eight folders containing the 52 Talks is printed 28 questions for self quiz.

Here are just a few—

What is success?

What is the surest and most scientific way to serve oneself?

Why does success depend upon decision and action?

What are the seven effects essential in all selling?

What is the foundation of all permanent and profitable relationships?

What is the Primary Law of Success?

State the seven laws of Service?

In the game of a successful life is it necessary if one wins that another should lose?

In efficiency how many grades of people are there?

State the four rules for effective public speaking.

State the cause of nine-tenths of the difficulties between Employers and Employees.

What do statistics show as to the number who really succeed?

How can you increase the value of your work?

What are the four classes of employees?

What is Morale?

State the true meaning of the term Profit.

What are the four factors in Salesmanship?

Why is a knowledge of the type to which a person belongs valuable in choosing the right kind of work?

How many kinds of unsound judgments are there?

What do you do when you think?

What are four things everyone desire to acquire and how can he get them?

Why should every teacher be a good salesman?

How can an adult, whose schooling has been fragmentary, get a good education?

How many grades of citizens are there from the standpoint of mental vision?

What is your greatest negative and what are you doing to overcome it?

(Read the two preceding pages, and the following)

PLATFORM

of

The Business Science Society

ARTHUR FREDERICK SHELDON
President and Founder

IN ORDER to establish Justice in our relationships with each other, insure Commercial and Industrial Tranquillity, promote the Best Interests of all concerned, provide for the General Welfare of all the members of our Society, and insure the blessings of lasting Liberty to ourselves, our community, and our posterity, WE the members of THE BUSINESS SCIENCE SOCIETY, hereby adopt the following Platform of Business Ethics as a Declaration of our Belief and Practice:

WE BELIEVE that the Science of Business is the Science of Service and that he profits most who serves best;

WE BELIEVE that Service rendered is Cause, while reward deserved is Effect, and that if we take proper care of the Cause, the Effect will take care of itself;

WE BELIEVE that the Principle of Service is a Universal Natural Law, and as such it applies from Employer to Employed, from Employed to Employer, and from both together as a united force to the third great factor in commercial relationships, the Buying Public;

WE BELIEVE that satisfactory Service is reflected in the three elements Right Quality, Right Quantity, and Right Mode of Conduct;

WE BELIEVE that Life is a Ledger, upon the credit side of which are Rights and Privileges and on the debit side of which are Duties and Responsibilities;

WE BELIEVE that Rights and Privileges are Effects flowing from the Fulfillment of Duties and Responsibilities;

WE BELIEVE that the Natural Duties and Responsibilities of Employer to employed are Economic, Human Interest and Educational;

WE BELIEVE that the Duties and Responsibilities of the Employed to Employer consist in doing the best possible quality of work and as much of it as possible, accompanied by the Right Mode of Conduct.

THEREFORE, in practice, we bind ourselves together, in the Spirit of service, to seek for ourselves and one another ever increasing capacity for usefulness in our Business, Home and Community Life.

(Read the three preceding pages)

The Science of Forgiveness

By HENRY VICTOR MORGAN

(Seventh in a Series of the Lord's Prayer)

CARLYLE tells us that every moment is the conflux of two eternities. This is a very modern statement of the old Hindu philosophy of the "Pair of Opposites." The tendency of the uninstrctde human mind is to swing to the extreme. You can scarcely state any one aspect of a question positively without doing a seeming injustice to another aspect equally true. Let one illustration from the New Testament suffice. In Paul's letter to the Galatians he admonishes us: "Bear ye one another's burdens, and so fulfill the law of Christ." And almost before the ink is dry, he adds: "For every man shall bear his own burden." At first glance, the last statement looks like a complete contradiction of the first; but a moment's sympathetic reflection will show the real meaning, namely: that we are to help bear his own. To miss either aspect of the principle involved is to be an extremist. We must be balanced between the pair of opposites.

THE same principle is involved in our relationship to God, and in our relationship to our fellow men, also between what God will do for us and what we are to do for ourselves. The dual aspect of this question is discussed by Emerson in two remarkable essays, namely: "Self-reliance" and "Spiritual Laws." In the former, man is all. In the latter we are "To take our bloated nothingness out of the path of the divine circuits. Let us unlearn our wisdom of the world. Let us lie low in the Lord's power and learn that Truth alone makes rich and great." The union of the pair of opposites is found in his still more remarkable essay: "The Over-Soul," wherein we are told: "Ineffable is the union of man and God in every act of the soul." We find the same thing in the teachings of Jesus. Therein every valley is exalted and man is made co-equal with God and told to be as perfect as his Father which is in heaven. The pinnacle of the life affirmative was reached when Jesus, speaking for the divine in man, said: "I and my Father are One." But, balanced as he was between the pair of opposites, he also realized: "I and my neighbor are One."

When the inquiring young lawyer asked Jesus: "Which is the great commandment of the law?" Jesus said unto him: "Thou shalt love the Lord, thy God, with all thy heart, with all thy soul, and with all thy mind."

This is the first and great commandment, and the second is like unto it, "Thou shalt love thy neighbor as thyself. On these two commandments hang all the law and the prophets."

THE question is often asked: "Can I love my neighbor as myself?" With man this is impossible until his understanding is opened to the truth that his neighbor is himself and he can say as truly, as lovingly, and as exaltedly: "I and my brother are One," as he can say: "I and my Father are One." The perception of unity is the only solution. There is only one Self, one Overman, of which we are all parts; in the light of this truth what heights of understanding is involved in "Forgive us as we forgive others."

It is the vision of completeness and constitutes the frictionless way of attainment. It is the enlargement of love to a new Infinity on every side. To know all, is not only to forgive all, but to love all. Paul tells us that no man ever yet hated his own flesh, and when in the light of reason we see that the blood of all men runs in our veins, "that not a mutineer walks to the scaffold but we all walk with him," hate becomes impossible.

The importance of the attitude of forgiveness in the psychology of Jesus is apparent from the fact that at the close of the prayer he immediately returns to the aspect of forgiveness, and adds: "For if ye forgive men their trespasses your heavenly Father will also forgive you. But if you forgive not men their trespasses neither will your Father forgive your trespasses."

IT IS the initiative of virtue and places the key of limitless power in our own hands. It is our part in the work of redemption. Its importance in spiritual healing cannot be over-estimated; for

we can never have peace of mind, nor perfect health of body, while we hold a single grudge, nor while there is a single person with whom we would like to "get even," or to see some calamity befall. Several years ago I endeavored to voice this Law of Laws in a poem published in "The Master Christian" entitled:

Which Shall It Be?

Stern is the Law I bring to you
Yet charged with blessing through and through!
'Twill lift to heaven or sink to hell;
It will defeat or victory spell;
Your path with thorns or roses strew;
Which shall it be? It rests with you!
This is the Law! All thoughts you send
To those who call you foe or friend,
(Like Noah's dove o'er waters blue)
Will go, swift-winged, and never rest,
Until they come, with increase blest,
And bring their likeness back to you.

THE poem caused many letters of inquiry. One asked, "How would you like to have all the thoughts that you have sent out toward Germany and the Kaiser during the war come back to you?" I answered by sending a copy of my poem, "The Healing Christ," which was written while my son was with the American Army in France.

The Healing Christ! He stands today
Within a world with anguish red,
Within a world with sorrow grey.
The Healing Christ! I hear him say:
"What means this orgy of the dead?
Was it for this I lived and bled?
Have ye not seen, have ye not heard,
When Peter fierce and anger-stirred,
To save me from impending fate,
Would use the weapon forged with hate,
Have ye not heard my living word?
Did I not say: 'Put up the sword?' "
'Twas not a dream; my soul did hear
These living words in accents clear.
I lowly turned to him and said:
"I know, dear Lord, the cross was bliss
To thy great soul compared to this.
But know, Oh, Christ, that hearts aflame
With thine own love, still call thy name
And pray alike for friend and foe
Across this tide of sin and woe,
That all thy healing love may know."
Then deep I heard the dear Lord say:
"Such only have the right to pray;
To such I call in this great hour
To save the world from error's power,
To heal the wounds that hate has riven
And bring to earth the dream of heaven."

I GIVE this poem here as my own highest conception of redemptive love that heals through forgiveness. Its universal application would not only have dethroned the Kaiser of Germany but it would shake the very foundations of that spirit of domination that makes the

Autumn

By Ralph Rankin

THE vim in the air of autumn,
The blue in the vapor dome,
The laden hive in the orchard,
The honey and bursting comb;
The straining sides of the presses,
The wine and the woodland breath,
And some people call it autumn
And some people call it death.

The silver mist in the lowland,
The bronzen hill and the glade;
The squirrels storing their harvest—
The time when the migrants trade.
The star in the crimson twilight,
The vales in their gayest clad,
And some people call it autumn
And some call the autumn sad.

The leaves that carpet the woodland,
The great brown oaks overhead,
The open burrs and the acorns,
The gold and blotches of red;
And all on the fields and roadsides,
The aster and goldenrod,
And some people call it autumn
And some people call it God.

—Public Ledger, Philadelphia.

spirit of Kaiserism possible in any land.

The witticism of Bernard Shaw, "It is surprising how we English hate our own sins when we see them in the Germans," exposes a thousand hypocrisies. Jesus also perceived this psychological tendency and said: "First cast the beam out of thy own eye, then wilt thou see clearly to cast out the mote from thy brother's eye." Surely, while the law of forgiveness is stern, it is charged with blessings through and through.

Let us face the facts squarely. Hate can never be cured by hating. Brave indeed (or rather blind indeed) would be the man who would say that we have less hate, misery or crime in the world today than we had before the beginning of the great war. Nay, in every nation there is such an avalanche of crime as was never before witnessed. War and hate settle nothing; they unsettle all things. Love is the only redeemer. Let us purify our own minds until in the sublimity of a great faith, we can stand naked before God and say in all humility: "Forgive me as I have forgiven others."

Then will our health spring up speedily, and having cast out hate, envy and all the hosts of darkness, we will become Lights of the world and Healers of the nations.—Now.



COZY CHATS



By GRACE M. BROWN

THE motive colors the life.
Our responsibility rests entirely with the heart motive.
The motive in our heart action determines what we become.

If folks would only think in their hearts with kindness!

If only they would recognize the sacred rights of all of God's creatures!

Yesterday we were riding across the great wide free prairie all teeming with its fresh budding greenness and all dotted with gay little yellow blooms which nodded to us in their joyousness as our train went rushing past their brightness.

Suddenly our monster engine came to a stop and just outside our car window, two or three sleek, little, fat, jolly prairie dogs came to the entrance of their homes to investigate the cause of such unwarrantable intrusion into their particular realm.

Poor sleek, happy, foolish little prairie dogs. Why could they not have known that men have not the gentleness of animals and that life, God's sacred life, to most men is a thing to be crushed in what they call sport?

One of these brilliant brainy beings who seem to think the proper way to enter our western country is ornamented with fierce new boots and a startling cowboy hat and sparkling brand new gun, happened to be on our train and this was too good an opportunity to lose. Here was his chance to show his bravery and exercise his brand new gun and so he directed his smartness and his gun toward the chattering happy

little prairie dogs and it was not his fault that they still live to chatter of the crashing and the smashing which tore up their homes that sunny bright May day.

■ ■ ■

ABOUT half an hour later we encountered the kind of a wind storm which these men who travel through our country to show their imitation sportsmanship, know very little about. The kind of a breeze that causes some of us who are quite familiar with western breezes to wonder at just what angle our particular belongings will return to us.

You should have seen the man with the cow boy hat and the shiny gun. If the sleek little prairie dogs could only have known, their revenge would have been complete. He was positively terrified and silently we smiled with glee and wished the wind would give him a nice little twirl and take some of the shine off his gun and blow some of the murder out of his heart.

Oh, yes, we know what you will say—it isn't murder to destroy any expression of life except our fellow man, and then it becomes murder only under certain conditions of human disapproval.

That may be so and again that may not be so. We do not aspire to any great wisdom in a point of such discrimination but we know that legal murder is altogether too common for the good health of the earth home and that a lot of poverty and sickness might be avoided if folks would only be kind.

Do not resist the prompting of Spirit, but act upon it. Do not hesitate, do not argue against it, or you will incur the current of reasoning not based upon Truth for Spirit is Truth.—Turkish Proverb.

If I have measured myself so that I am only conscious of my physical sense requirement, my body will only use its physical sense intelligence and my life forces will vibrate to my physical sense demand; therein I have limited myself to a dimension which has not evolved beyond the physical sense consciousness.—Grace M. Brown.

Every man, woman and child who has in his heart a pure desire for good, whether he wears the badge of a priest or whether he is a hod carrier, whether she is a queen of the highest realm or whether she is a scrub woman of the slums, is a child of the living God, and many times the untrained hod carrier and the poor scrub woman are closer to the secrets of the infinite than the polished church man or the haughty queen who are too deeply immersed in their polish and their pride to hear the call of an infinite intelligence, whose love knows no creed and whose wisdom recognizes no caste and no cult.—Grace M. Brown.

Signs of the Times

Discussed or Commented Upon from a More or Less Personal Viewpoint

By ARTHUR J. FORBES

AMONG the signs of the times, none is more noticeable than the growing habit among business men of devoting a share of their time to the reading of worth-while books, not merely books upon technical subjects applicable to their own particular business, but the literature of the day as it is published from month to month.

One may read in Ecclesiastes, "Of the making of many books there is no end." Certainly that is none the less true today than it was thousands of years ago. Even those classed generally as business books mount into thousands of titles every year. But advice as to what to read is not lacking and it would seem that any one may choose from among the many books such as appeal to his individual habit of thought and his own needs for mental or spiritual culture.

And it is a fact that the thoughts of thousands of men popularly supposed to be immersed in business to the exclusion of everything else, are turning more and more to those things belonging in the realm of our spiritual nature, rather than to those of a merely materialistic nature. This does not argue however that such men neglect the study of the technical side of their business, or the securing of knowledge from the experiences of others on the practical solution of business problems. And there are many such books which ought to have a place on the desk or in the library of every busy executive.

■ ■ ■

IN an introduction to a compilation of a list of 500 business books made for the business book department of the Indianapolis Public Library, John Cotton Dana, librarian of the public library of Newark, N. J., says of the demand for and the increasing use of books by business men:

"A few years ago books on business were scorned by business men and for good reasons. They were few in number and very poor. They were nearly all quite 'preachy' in tone and were written by persons who had never done business and did not know business. If you are not familiar with modern business literature it will pay you to run over the whole list of subjects in which these five hundred books are listed.

"It will suggest to you the tremendous strides that have been made in recent years in the sub-division and specialization of those material activities which guide all our industrial life. It will go far also toward convincing you that we have passed the day in which bookishness was thought to be a proper attribute of the student and professor only. Where it used to be said of a man 'he is hard headed,' it is said now, as the existence of the books in this list quite clearly discloses, 'He reads!'

"If the present day scope of the term 'business books' is not familiar to you, glance at the list of subjects covered by this volume, remembering that it does not claim to include more than an outline of the entire field. You will find that the subjects begin with Ethics, Psychology, and Personal Efficiency; that is, with morals of trade and industry, the brain of the human machine, and the art of getting the best possible service out of one's own mind and body. Here are the subjects that are now thought to be proper for the study of a young man who wants to do something worth-while in the industrial world. They are today quite generally admitted to be business topics.

■ ■ ■

IN writing of the purpose of compiling this same list, Ethel Clelland, librarian of the business branch of the Indianapolis Public Library, says:

"The idea of a Science of Business is accepted. Courses in business administration are given in our leading colleges and universities. Correspondence courses for those already engaged in business are increasingly popular. Around this idea of a science of business has grown up a special literature. Publishers and book sellers advertise business books. Libraries make special collections of books for business men. Of so-called 'inspirational books' for business men, only a few are included in this list, not for lack of appreciation of their real value and their undoubted popularity, but rather because they form such a large group of titles that it has been difficult to select from them with discrimination."

Of these many inspirational books one might aptly quote Wordsworth's lines

Dreams, books, each are a world;
 And books we know
 Are a substantial world, both pure and good.
 'Round these, with tendrils strong as flesh
 and blood,
 Our pastime and our happiness will grow.

§ § §

ONE book that is being widely read is Roger W. Babson's "Religion and Business." Mr. Babson has spoken on that topic before many important business gatherings, and what he says has been widely quoted. This book will convince those who read it understandingly that religion in the broadest sense has a place in business and business can only be the better for it.

This book and a number of others are mentioned in the pages devoted to book reviews, and it may be noted that the reviews are the work of men who are students of the subjects of which they write.

A book which was published several years ago and which has had six or seven editions within two years, is Harry F. Atwood's "Back to the Republic." Speaking of this book which he only recently read, Gustav Lindenthal, well-known civil engineer, says in "System" for the current month:

"The author sets up the United States constitution upon a pedestal and takes a fall out of 'democracy.' His analysis of political causes and effects is too shallow but valuable facts and deductions are brought together and command attention." And he then continues:

"If the people of all nations could be awakened to the tremendous truth that a republic is the only form of government that has solved governmental problems successfully and given wholesome and desirable results, it would compensate in part for the awful sacrifice and carnage of this tragic time.

"One of the serious aspects of present-day tendency is the reckless and inaccurate use of governmental terms. Almost daily Russia is spoken of as 'the new republic.' That phrase is as inaccurate as it would be to speak of a drunken man as a new example of temperance. To speak of Mexico as a 'republic' is as inaccurate as it would be to speak of fanaticism as a new form of reverence. To call China a 'republic' is as farfetched as it would be to speak of insomnia as a new form of rest.

"The terms 'republic' and 'democracy' are thoughtlessly and inaccurately used almost synonymously in dictionaries, in encyclopedias, and in political literature

Thoughts on Business

By Waldo P. Warren

This is a book which every reader treasures as a source of power and a rich mine of business helpfulness. It gives a new vision and tells men in a practical way how to earn more and how to manage a successful business.

Some of the subjects treated of are—

**Self Improvement
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 Buying and Selling
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**The Efficient Man,
 The Opportune Moment
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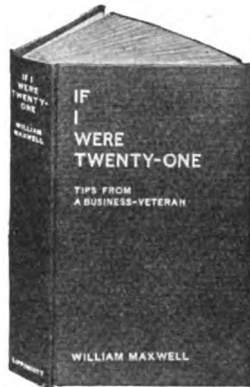
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The Business Philosopher
 77-79-81 Madison Ave., Memphis, Tenn.



**If YOU
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 Twenty-One**
 What would
 you do?

Here's a book by a veteran business man, William Maxwell, that will interest you whether you're 21 or 60.

There are chapters on Finding Your Place in Life, Self Esteem, Self Confidence, Getting a Job, Handling Men, Employing Men, The Dishonesty of Honest Men, The Amateur Ad Writer, Do Figures Lie and Writing a Business Letter, and in every chapter and in every line there is a freshness and there is a sharp jump at the truth which carries a great deal more of a message than much of the scientific management material found in some so-called business books and in the uplift stuff heard in commencement oratory. The humor is delightful, the iconoclastic attack upon certain notions is refreshing.

(Published by J. B. Lippincott Co.)

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and discussion. This country is frequently spoken of as a democracy, and yet the men who established our government made a very marked distinction between a republic and a democracy, gave very clear definitions of each term, and said repeatedly and emphatically that they had founded a republic.

"You will observe from these classifications that the result of autocracy and democracy are undesirable extremes, and that the results of a republic are desirable golden means.

"Autocracy results in tyranny, bondage, oppression, arbitrariness, coercion, submission, reaction.

"Back to the republic' should be the watchword of every patriot in this country, and 'Forward to the republic' should be the keynote of every patriot in each of the other countries of the world.

"The people of this country for their own good should get 'back to the republic' as soon as possible and the people of each of the other countries, for their own good, should move forward to a republic as rapidly as possible.

"The sooner we get 'back to the republic' in this country and the people of each of the other countries move forward to a republic, the sooner retrogression will end and progress begin."

■ ■ ■

ATENTION of readers of this issue is called to the article "Yonder" by Mrs. Grace M. Brown.

Mrs. Brown was formerly the editor of The Essene, a monthly magazine, and is the author of a number of books which have had a wide sale.

Mrs. Brown's first article in The Business Philosopher appeared in May. Since then she has become a regular contributor to the magazine and her articles, including the feature entitled "Cozy Chats," appear regularly each month. Her many friends throughout the country will be glad to know that she has resumed her writing.

The editors of The Business Philosopher consider themselves fortunate in having secured Mrs. Brown as a contributor.

I consider a human soul without education like marble in a quarry, which shows none of its inherent beauties until the skill of the polisher sketches out the colors, makes the surface shine, and discovers every ornamental cloud spot, and vein that runs throughout the body of it.
—Addison.

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After 8 hours of more work he is too tired to walk home so he drives home to eat another hearty meal.

Pretty soon Nature will send him warnings in form of headaches, dizziness, constipation, indigestion, nervousness, and a thousand other troubles.

Very few understand these warnings and if they do, they suppress them by drugs.

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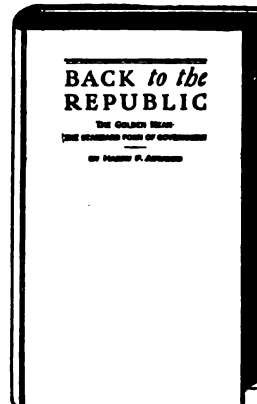
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—W. F. Boone.

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Treading the Path to Success

By B. A. WACHTUFINE

There never was a right endeavor but it succeeded.—Emerson.

THAT liquid will rise in a vessel out of which the air is removed and whose open end is plunged into the liquid has been known long before the true cause of it was defined.

It has been believed that the liquid rises because nature suffers no vacuum.

Why does the liquid run up just to a certain level? Why is that level not the same for all liquids? Why does the level of the same liquid vary with the variation of time and location?

These questions remained unanswered or rather wrongly explained.

Along came later scientists and explained the true and real cause of the liquid's rise in a vacuum, explaining it by the law of atmospheric pressure, and all became sun-clear, all confusion cancelled, all misunderstanding warded off.

Knowing that the liquid's rise rests upon the fact of atmospheric pressure we can today tell before-hand how high a level a given liquid will reach in a cylindrical or

other shaped tube out of which the air is removed, realizing that the formed column of liquid must balance the atmospheric pressure. Similarly it takes a familiarity with the real cause of all other apparent phenomena in order to realize the how and why of things.

There are many events in this world which man cannot grasp as yet; there are many phenomena enveloped in a cloud, and man, attempting to penetrate and sense them, finds that he is groping in the dark.

THERE are, on the other hand, everyday happenings which are governed by laws that can be clearly understood and formulated by any man who is anxious to observe, to ponder and to learn.

Among the laws within the reach of a thoughtful human mind is, luckily, also the law of man's success.

Every man with ambition is aiming at a certain object.

(Continued on page 45.)

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Why Pessimism?

By THOMAS C. JEFFERIES

Assistant Secretary, Manufacturers Trust Company, Brooklyn and New York

OUT on the line of the commercial horizon, where the sky of inflation and dreams touches the earth of facts and realities, there are indications more or less positive of gradually returning confidence. For quite a protracted period we had to contend with over-stimulation and accompanying loss of perspective, following which came the inevitable remorse and pessimism, which carried with it a perspective that was just as faulty. Even the governor of the Federal Reserve Board at Washington says that what we need now is a little genuine cheer and a few commercial sunbeams.

There are good basic reasons for optimism, and important business interests look forward to the future with confidence. We have machinery for producing, manufacturing, distributing and financing that will be equal to any demands that are apt to be made upon it for many years.

There are many existing conditions that are far from ideal, of course. It is most deplorable that with our great surplus of shipping tonnage and our supply of raw materials and manufactured articles, co-ordinating machinery has not been gotten into functioning order to place our bountiful storehouses within the reach of needy millions in other parts of the world. We should like to see the strangle-hold of uneconomical tax laws taken from the throat of industry and commerce.

We should like to see the time when work and reward will go hand in hand and we hope to see the time when mankind will agree that fighting and killing and maiming is unjustified by differences of opinions. Nevertheless, we are going on and we believe the old world is showing gradual improvement.

HERE in our own country, it may surprise the pessimistically inclined to learn that underlying conditions are improving. Some of our markets are approaching a point where they will soon be practically bare.

It is well enough to participate in constantly decreasing prices, but the prudent business man will remember that prices have already described quite a precipitate decline and that buyers are able to obtain substantially lower prices than prevailed a few months ago. Prices of rubber, wool,

cotton, cotton goods, hides, copper and cattle are back at the level which prevailed before the war. Pessimists do not make allowance for that.

It is an unfortunate human characteristic that we are prone to overdo things. To the pessimist, the present commercial sky is over-cast and cloudy, but he fails to take into consideration the fact that the storm is in the *past* rather than in the *future*. Prices of many manufactured articles are lower than the cost of replacement, although the cause of such conditions should be considered; in nearly every instance over-production has been responsible for this condition, and when the present over-supply in any line is once exhausted, it may be difficult to find some of the low prices that have been prevailing.

THERE are limits beyond which conservatism should not be allowed to lead one. These limits apparently have been reached in many lines, and the prudent merchant and manufacturer will begin to base his calculations on the world of things as they are—as they can be seen—on the level line of the horizon, rather than on the conjectural universe of economic might-be. The times through which we are to pass will carry substantial premiums to the courage and vision that is fortified with sound judgment.

It is difficult to see why anyone should be pessimistic regarding the outlook for American industry and commerce, and those who delay unduly in filling their anticipated requirements may have cause for regret. It is well enough to "wait for prices to go down," but calm, sober and dispassionate reasoning will make allowance for the great decline that has already taken place and will gauge their commitments accordingly.

Some conditions are far from ideal, and their severity is especially felt on account of the abnormally favorable conditions that have prevailed in recent years. Nevertheless, from East, South and West better general tones are reported. From the waving fields of Kansas, Nebraska and the Dakotas will this year come bountiful yields of wheat, oats and corn, and mankind's necessities—food, raiment and shelter—are going to be within reach.

AND in the new conditions, credit executives, as much as, or more than any men in the business world, are going to find real opportunities for service, not only to their particular institutions, but to the business of the country at large. They are going to face more need for teaming with the sales department.

We have entered a buyer's market. Favoritism is no longer necessary in order to obtain delivery of a bill of goods, and the need for seasoning credit departments with salesmanship is greater than before. Mr. Business Dampener will contend that now is the time to temper salesmanship through the credit department, but the remedy to the present situation will not be found to be *more credit department*, so much as *more real constructive sales effort*.

It is the psychology of the sales department that must be spread, before conditions improve perceptibly. Business needs mostly a few more smiles, a few more "glad hands," a renewed feeling of confidence. It will then, doubtless, be more generally realized, that most of the worries of human institutions are caused by fear of calamities that never happen.

Every noble work is at first impossible.
—Carlyle.

The Stuff That Counts

*The test of a man is the fight he makes,
The grit that he daily shows;
The way he stands on his feet and takes
Fate's numerous bumps and blows,
A coward can smile when there's naught to
fear
When nothing his progress bars,
But it takes a man to stand up and cheer
While some other fellow stars.
It isn't the victory, after all,
But the fight that brother makes;
The man who, driven against the wall,
Still stands up erect and takes
The blows of fate with his head held high,
Bleeding, and bruised, and pale,
Is the man who'll win in the by and by,
For he isn't afraid to fail.
It's the bumps you get and the jolls you get,
And the shocks that your courage stands,
The hours of sorrow and vain regret,
The prize that escapes your hands,
That test your mettle and prove your worth;
It isn't the blows you deal,
But the blows you take on the good old earth
That shows if your stuff is real.*

—Exchange.

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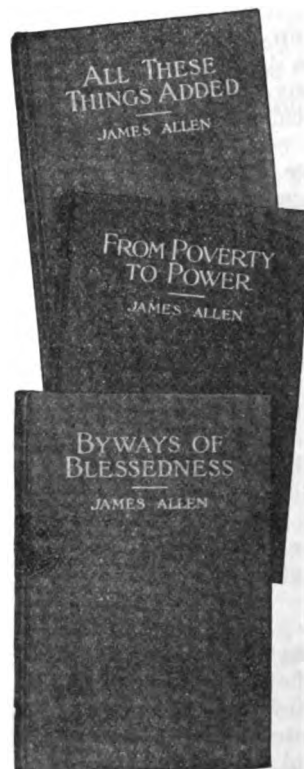
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TREADING THE PATH TO SUCCESS

(Continued from page 42.)

Every individual is consciously or instinctively marching to a certain goal.

Men differ in their ambitions, even as they differ in their destinies.

It appears that the Creator mobilizing humanity for the purpose of partaking in the world's war had endowed each and every individual with an ardent love for some particular activity.

To cause our activity to reach the highest mark of efficiency in the field of this particular divine destiny is success.

The methods practiced by successful men for the attainment of their goal vary on the surface but are identical in the root principle.

Some men are making their way to success by instinctively following their natural aspirations, others are coming to themselves by ardent study, observation and constant practice.

Real success, success that represents the true growth of a man, is never obtained easily.

Worthwhile success does not come without a hard, long and painful battle.

Success that represents the incarnation of a fulfilled complete human duty is reached by climbing up to the top of a steep and slippery hill.

IT costs every man to accomplish his task.

Men who have blazed new paths, men who have reared great businesses, men who have attained eminence, have all paid in full the price for the attainment of their goal.

Slowly and painfully they have acquired understanding, step by step they have acquired vision.

They have made circumstances work in their favor, they have converted failure and mistakes into stars that have illuminated their road in the dark moments, and have thus finally won their success.

So that the man who would finally triumph must necessarily undergo a severe struggle.

It seems that a battle must precede victory, even as the night precedes sunrise, and just as surely as the sun rises after the night is over so does conquest not fail to come after we have sincerely and faithfully conducted our battle.

Of a certainty, the man who is working along the line of his ability with an undivided will, with a determined decision will win in spite of all draw-backs and obstacles.

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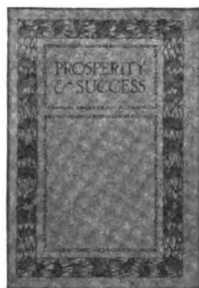
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THERE are laws underlying success and prosperity. Some persons comply with these laws consciously, especially in these latter days when current literature features success articles; others use the prosperity law unconsciously through the opulent vision, the free, yet wise distribution of funds, the generous heart, the just compensation for services rendered. Now, what we all desire, and must have, is a working knowledge of the principles governing prosperity. For we cannot progress in any direction when hampered by lack, debt, fear of losses, and the like. We have been studying and proving the Prosperity Law for over thirty years. With the idea, therefore, of educating people toward freedom in finances, we publish four booklets, known as

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Nothing can warp the decided man from his way; he is not dismayed by the most helpless failures; his patience and his perseverance is ever with him; persistently he is pressing onward and forward till finally his red-letter day arrives.

The man who is going into a thing with clenched teeth and boundless energy will surmount the most weighty handicaps.

Deep-seated confidence, coupled with labor and diligence, and a study of the laws of human activity, can but lead to the pinnacle of success.

THE lives of Abraham Lincoln, Peter Cooper, Edison, Milton, Da Vinci, Knut Hamsun, and hundreds of others are examples of how earnest will and resistant steadfastness will cause a man to come through notwithstanding the interferences and obstacles with which he may be constrained to grapple.

The decided man is ready to walk on broken glass, encounter dangers, storms, tempests for the sake of carving out his own life and attaining his ideals.

Instinctively he senses the adamant truth that success cannot fail to come and dwell with us where we have made ready for it.

The determined man knows just clearly the city he desires to capture, and after he has equipped himself with an adequate force he is sure to capture it.

The resolute mind is crushing all doubts; boldly it advances trusting that the fire of enthusiasm will melt the iron walls, and destroy all barriers.

THE degree of a man's success can be gauged precisely by the quantity and quality of service with which he is able and willing to himself give to the world.

This concrete truth is expressed by Ralph Waldo Emerson: "Everywhere he (the man) may take what belongs to his spiritual estate, nor can he take anything else, though all doors were open, nor can all the force of men hinder him from taking so much."

The realization that he is sparing no effort for making the best of himself brings to a man the solemn feeling that he is acting in key with his Master's aspirations. This feeling invigorates his heart, augments his joy and courage, results in his reaching the peak of his usefulness, and by assiduous labor and endurance he finally attains his highest ideals.

Happy the man who has found his self-expression.

Blessed the man who is treading the right path to his true destiny.

Every child delinquent in body, education or character is a charge upon the community. The nation as a whole has the obligation of such measures towards its children as a whole as will yield to them an equal opportunity at their start in life. If we could grapple with the whole child situation for one generation, our public health, our economic efficiency, the moral character, sanity and stability of our people would advance three generations in one.—*Herbert Hoover.*

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Every Man Sells Something

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Selling is one of the great arts of life. Ability to market one's goods should be systematically cultivated. The goods may be oysters or essays, pork or poems. The man who writes poems and can't sell them is in the same position as the man who makes good sausages, but lacks the power to market them.

The Art of Selling

By Arthur Frederick Sheldon

A text-book of fifty lessons, each followed by questions and exercises dealing with retail, wholesale and specialty selling. The language is simple and treatment of the whole subject is lucid. The reader is able to grasp the elementary principles with confidence. The suggestions for advance study along the line of constructive salesmanship are worth many times the cost of the book.

The author is one of the most remarkable salesmen in American, and this manual, based largely upon his own experience, should find a place as a text book in the commercial department of every school in the country.

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A BILL OF RIGHTS FOR TOILERS

(Continued from page 18.)

LET a labor union announce these rules:

"Every member of this union must pass a high-rate efficiency test.

"He must turn out as large and as fine a product as his skill and ability will allow. This union encourages and recognizes real service.

"He must be enthusiastic about his work and loyal to his boss. If any member doesn't like his trade, if he is forever watching the clock and wanting to quit work, let him get out and find something to which he can lend heart as well as hand.

"This union co-operates with all employees in our line of business. We study modern methods of efficiency. We have our employees to address us at our gatherings. Many of them are honorary members of our organization. We are proud of our craft; and it is our object to do all in our power to promote its efficiency as an instrument of service in human society."

And let an industrial plant establish these policies:

"You, our workmen, are our greatest assets. Your health, your happiness, your enthusiasm means the success of this enterprise; your discontent, your sickness, your hostility means its ruin.

"We have established the profit-sharing plan. At the end of each year all the net

earnings of this business will be divided fairly between all those who have co-operated towards its success.

"We have made it easy for our employees to invest their savings in this business. We want them joint owners with us.

"We have arranged for a joint committee to hear and adjudge all grievances.

"We have arranged for a council of workmen who shall cooperate with and make suggestions to the management of this business. We want your intelligent advice, because your livelihood and ours are equally involved.

"We recognize that every efficient employee has a property right in his job, and we shall keep him as steadily employed during periods of industrial depression as possible. We have established a reserve fund against seasonal depression.

"We have established a system of sick benefits, and a pension system for our employees who have served us long and faithfully and have reached the age of retirement.

"We have established sanitary and safety appliances, playgrounds and rest rooms, entertainments and medical service for our workers, and visiting nurses in their homes, just as we have established fire protective devices and caretakers for our machinery, because we find that it pays."

JUSTICE always pays in the long run; and injustice in the end lashes the oppressor. If labor unions should set up such objects, and factories such policies

Progressive Teacher

IS BEST BY EVERY TEST

The June number of *Progressive Teacher* has just come in. I am greatly pleased with it. It is a splendid magazine of educational journalism, one of the finest I have ever seen and I have examined most of the school magazines of the country.—[Joy E. Morgan, Editor, *The Journal of the National Educational Asso.* 1201 16th St., N. W., Washington, D. C.]

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as I have outlined, the "inevitable conflict" of labor and capital would vanish into thin air.

"Legislation can go only a little way in commanding what shall be done. . . . The object of all reform in this essential matter must be the genuine democratization of industry, based upon a full recognition of the right of those who work, in whatever rank, to participate in some organic way in every decision which directly affects their welfare or the part they are to play in industry." (Woodrow Wilson, message to Congress, May 20, 1919.)

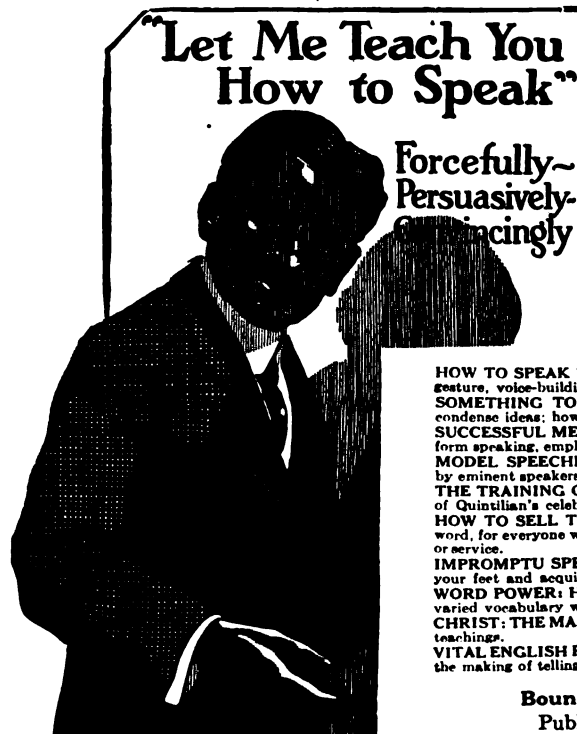
"No mere liberality in the division of the proceeds of industry can meet this situation. There must be a division not only of the profits, but a division of the responsibilities; and the men must have the opportunity of deciding, in part, what shall be their condition and how the business shall be run. They also, as a part of that responsibility, must learn that they must bear the results, the fatal results of grave mistakes, just as the employer. But the right to assist in producing the results, the right, if need be, the privilege of making mistakes, is a privilege which cannot be denied to labor, just as we must insist on their sharing the responsibility for the

result of the business." (Louis D. Brandeis, Report of Federal Commission on Industrial Relations.)

THE third fundamental right of our toilers is that the public safety and comfort shall be paramount in every contest between labor and capital.

It may seem strange that I should classify this as a *right* rather than a *duty* of labor. But as we have already seen, right and duty are inseparable. It is to labor's interest that the rights of the public should be supreme; for most of the public are productive toilers. The workers are in the majority; they are, substantially speaking, the public. That class of idlers whom I have deprecated, while owning a great part of our wealth, are comparatively few in number.

So when there is a tie-up of industry and the public suffers, it is the great mass of workers themselves. The coal miners strike, and our factories close down, our railroads cease to operate, and the nation starves and shivers. Is that a strike to help the workers? Ten thousand miners see a benefit, perhaps; but their struggle for a benefit means misery to ten million other workers.



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These minority groups of workers must therefore recognize that the great majority of workers, whose work and happiness are interlaced with theirs, deserve first consideration.

DOES this mean that our minor groups of labor must yield in blank despair? Not so, for that would finally mean a detriment to all workers. It does mean, however, that both capital and labor in all essential occupations must employ arbitration and not force as a means of adjusting their differences.

Capital long ago recognized the right of eminent domain. Labor must also recognize that right.

Long ago capital was forced to recognize the right of the public to regulate the rates and services of business affected with a vital public interest. Labor must likewise recognize this right.

We can afford to go slowly. There were comparatively few public service utilities at the common law, the common carrier and public inn being the most conspicuous examples.

But industry has developed and we are more interdependent. No man is a self-sufficient lord of his domain in our day. The great city is a modern growth.

We have public utilities now which were not even dreamed of as private luxuries a hundred years ago. And in all public utilities and governmental departments there should be no right to strike. In all these activities the interest of society is paramount; the service must not be interrupted. In all of these activities there should be compulsory arbitration. We should include also such highly centralized industries as coal mining and steel manufacture, a strike in which is infinitely more disastrous to the public than a strike in some municipal gas plant. I am inclined to favor an immediate enactment of compulsory arbitration in all such industries where the public is affected with so vital an interest.

THE State of Kansas has gone farther, and a year ago established a Court of Industrial Relations which is given power to regulate employment, not only in all public utilities and common carriers and mining and fuel production, but likewise in the production of food and clothing.

The dependence of the public upon the food manufacturers (the farmers never strike) and tailors of Kansas is so slight that the inclusion of these two occupations is of doubtful efficacy. However, Kansas

Ginger Talks

By W.C. Holman



A stimulating collection of ideas and pointers on the art of selling; explaining how to make approaches, who to secure attention, how to get and retain trade. These are the verbatim "selling talks" of the director of the selling organization of one of the largest concerns in the country to their 1,000 salesmen—the

coaching, the instruction, the very selling pointers that built up through their salesmen a business of nearly two million dollars a month.

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About a year ago we purchased several hundred copies of "Ginger Talks" for our men. We believe our sales were largely increased from the use of this book. We consider "Ginger Talks" to be the best article along this line now published and heartily recommend it to any salesmanager.—Geo. Kuhns, Vice-Pres. Bankers Life Co., Des Moines, Iowa.

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has taken a step in the right direction, and the experiment will be watched with interest. If it succeeds, as it or some other such system must, it will not be the first time that Kansas has pioneered the way to a great national reform.

AS TO the industries not affected with a vital and immediate public interest, a system of arbitration should be established by law requiring the impartial investigation and public report of the facts in every dispute between labor and capital before the strike or lockout is resorted to. The peaceful continuance of industry is of such consequence in our times that no employer or group of men has a right to declare industrial warfare overnight and without being willing to take the public into confidence. A period of suspended hostilities should be fixed by law within which time an impartial industrial board can investigate and publicly report. In the majority of cases, if not in all, the persuasive influence of public opinion will remove all just grievances.

Worst Passed

Says Frank K. Houston, Vice-President of the Chemical National Bank of New York: "The gloomy forebodings of a year ago have given away to conservative optimism and courage. While we do not believe that all is over, yet we do believe that the worst has passed. We have at least recovered a normal state of mind in business. Our saner and sounder judgments have been restored, and we have regained our sense of proportion. We again realize that to sell, we must buy; to prosper, we must produce; to get a full day's wages, we must earn a full day's pay."

"Barring the unforeseen, the present less stringent conditions in the money markets should remain for the next few months. Liquidation will probably be slow." This was the opinion given by Gates W. McGarrah, President of the Mechanics and Metals National Bank, relative to the present critical condition of America's foreign trade.

"An uncertain influence will be the financing of our foreign trade," said Mr. McGarrah. "The new influx of long-time foreign loans now under negotiation, however, and the greatly increased volume of these that is likely to come when the \$100,000,000 Foreign Trade Financing Corporation begins to operate should put our foreign trade upon a sounder footing."

Monthly Business Quiz

(Answers to Business Quiz No. 2.)

Answer 1—The commercial agencies attribute over 90% of business failures to an imperfect system of computing (a) Profit and Percentages, (b) True Costs, (c) Fixed Expenses, (d) Discounts, (e) "Mark Up," (f) "Turn Over," (g) Computing Interest, (h) Inventory.

Answer 2—Causes beyond control which cause business failures are (a) Changes in Demand, (b) Competition, (c) Business Depression, (d) Death of a Principal.

Answer 3—It has been figured the cash value of discounting a bill "2% 10 days" is at the rate of 72% per annum.

Answer 4—If goods in transit are destroyed by fire, the seller must fight the claim with the insurance company or railroad for so soon as goods are delivered to the carrier, title passes from the seller to the buyer.

Answer 5—A check upon which payment is refused by the bank, becomes a promissory note payable on demand by the payee.

Answer 6—F. O. B. signifies, "Free on Board," F. A. S., "Free Along Side," C. & F., "Costs and Freight," C. I. F., "Cost, Freight & Insurance," L. C. L., "Less Carload Lots."

No. 3.

Question 1—What is meant by the "Structure of a Sale?"

Question 2—Why are tall salesmen at a disadvantage and sell less goods than shorter ones behind the counters of a store?

Question 3—What percentage of goods, including raw materials, are bought by women buyers?

Question 4—What class of retailers receive the greatest proportion of the average American dollar?

Question 5—If an article cost you \$1, your running expense 15% and you wish to make a profit of 10% how would you compute the correct price?

Question 6—If you reduce an article selling for \$1.50 and which costs you \$1, to 90 cents, what is your gross loss?

(Answer to above in next issue.)

Give me the young man with \$50 in the bank—in any bank—money he has earned and saved himself, and I will show you a young man who is started on the road to success.—R. W. Sears.

“To the Uttermost Farthing”

IT IS not difficult to do wrong, but it is impossible to “get away with it.”

Wrong is not confined to action—but it includes, also, thought. All wrong starts as a thought. It must be accepted by the mind before it becomes a reality.

Each moment, you are sowing thought-seeds. Temptation, discouragement, despair and weakness come upon you. And you begin by asking, “What’s the use?” There is no end to the rainbow—and there is no hope for tomorrow.

Before you plan wrong, you set up in your mind a state of self-pity. You feel sorry for yourself and your condition. When you are satisfied that you are justified in feeling sorry for yourself, you have taken a long step along the road to wrong thinking and wrong action.

The New Testament tells you that the

man who looks lustfully after a woman already has committed adultery. The act is but an incident of the thought. It is the thought that begets. Action does not bring into existence. No matter how speedy the thought, the thought invariably precedes the action.

YOU pay for every wrong thought and wrong act. You lower yourself in your own estimation. You let down your guard and permit temptation to rule you. In time, you lose in the respect of those who had confidence in you.

All minds are similar. They are cut from the same pattern—put together in the same way. Thought is a common heritage among human beings. The thought processes in your mind are like those in other minds. The sensation which

To a Robin

By HENRY G. KOST

*O happy spirit of the summer air,
That flood'st with melody the sunlit day,
Life's very essence, burst from gladness rare—
Soothing sore hearts with thine entrancing lay.
Waking, soft-echoed, childhood's vanished hour,
With wizard notes thou weav'st ethereal dreams
Of golden ray, rose cloud and zephyr's breath.
A wonderland, create of music's pow'r,
Floats on thy voice, and, in its spirit-beams,
Folds the freed soul, unstung by flitting death.*

*Thou dwellest 'mid the swaying boughs on high,
Afar from care's sod-clinging, sad domain;
And, with thy realm th' illimitable sky,
What heed thy pinions fate's earth-binding chain?
Thy sustenance is scattered at thy feet,
And toil thou know'st not, save when, light of heart
Thou gather'st wind-blown offerings for thy nest,
And, ever joyful, pour'st thanksgiving sweet
For nature's bounty, with consummate art,
Serene and modest, from thy grateful breast.*

thought stirs up within you, is like the temptation produced by a similar thought in others.

Wrong thinking brings deterioration. You cannot act in a manner that successfully belies your thoughts. You carry out the impulse and purposes which you think. Your movements, gestures, appearance begin to copy your thoughts. You can't overcome this. It is law. No actor was so clever that he could carry his acting art into the perpetration of wrong. On the stage, he is doing no wrong. He is pursuing a legitimate talent. Let him try his art as a blind for wrong-doing, and soon he begins to give evidence of his purpose; not, perhaps to those untrained to observe, but surely to those who are schooled in observation.

If a skilled actor can not hide his thoughts, how about the person with no talent for acting?

WHAT is it that people "feel" about you, if you are wrong? Do you know that every movement of your body, every expression in your eyes and your features, everything you do, suggests the lurking wrong within you? All other persons, having minds like yours, and thinking just as much as you think, instinctively feel the meaning of your appearance. It is interpreted in their minds. It produces within them a similar state of mind—a reflection of your mental condition. They recognize this feeling as wrong, and shrink from you.

You are precisely what you think. Every nerve in your body—reaching and animating every part of your body—telegraphs this wrong thought, and brings its own interpretation.

You are signaling your wrong thought to those whom you meet. If you write a letter, your thought reflects in the words you use. You have become a victim of your own evil.—*Popular Psychology.*

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Upward or Downward "Buts"?

By JAMES H. BUSWELL

Advertising Counsellor, Kalamazoo, Mich.

TWO men once entered a lumberyard. One said, "Good looking timber *but* would you smell that terrible river?" The other replied: "Yes, the river is unwholesome this hot weather *but* have you noticed that wonderful tree down there on its bank?"

It seems to be human nature to dwell upon the negative, to see "the worst side." But not only are we happier when we admit and discard the "negative" in favor of a "positive" quality—we also "lighten the way with a song" for others.

Watch these *buts*! Do they lead upward or down?

When you pick a rose do you exclaim,

"very pretty, *but* a darn shame such ugly thorns have to grow on the same bush," and thus leave the thorn instead of the fragrant rose in mind? Or do you say, "The thorns are there *but* how gorgeous and sweet smelling is the rose?"

The courageous old lady had the right spirit! She flashed this at one of her "Job's comforters," "Sure, I have lost my family and money and home and might even be called forlorn and forgotten *but* I have two teeth left and, thank the Lord, both of them hit!"

Follow your *buts* with something good and optimistic. It will help make both your disposition and business better.

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Joseph Perry Green,
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The Business Philosopher

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The Book Buyers' Bureau will seek to aid its readers in the selection of books of real value and thus to lay the foundation for a business reference library which will grow from month to month and from year to year.

A few books recommended by this bureau will be found listed on other pages of this magazine.

If our readers wish any information as to books, our services are at their command.



REVIEWS OF BUSINESS BOOKS

RELIGION AND BUSINESS

(Reviewed by Martin L. Zook)

IN "RELIGION and Business," by Roger W. Babson, the author has interpreted "religion" in terms of the promotion of understanding and good feeling between capital and labor, the practice of the cardinal virtues by the individual, living according to the literal teachings of Jesus, which are statements of natural law, all of which begets increased production, and this in turn is the basis of increased wealth, prosperity and happiness.

This exposition of religious philosophy shows that religion as here defined if lived and practiced will regenerate business methods and turn the present business depression into a period of prosperity.

This book is a unit in the general movement of thought toward religion, toward an introspection of our practices in the light of religious principles. Every well-informed reader is aware of such discussion in current literature and Babson's book is one of the most forceful statements of the movement. We heartily recommend it.

TRAINING FOR LIBRARIANSHIP

(Reviewed by Jeane L. Davis, Assistant Librarian,
Cossitt Library)

"TRAINING for Librarianship" by J. H. Friedel is written by one who knows of the great opportunities for library development, and who realizes the necessity of more Library workers. The many calls for workers during the war left many vacancies, which could only be filled by the trained worker. Hence this is a very timely book as an urge to selecting Library work as a profession and preparing for it by a course in Library Science in any one of the many splendid library schools.

Mr. Friedel in his book explains just how to go about entering this field and gives much valuable information on the different kinds of libraries, of which there are a number. Libraries used to be mainly of two kinds, private and public, but now anyone choosing this as a profession can specialize in Agricultural, Medical, Law, Technical Libraries, etc.

The book is a glowing account of possibilities and actual progress achieved in

recent years. It touches upon and in most cases illumines every important aspect of library work. Mr. Milam, an authority on library work, in his introductory note to Mr. Friedel's book, says it is a profession which combines business, scholarship, education, and social service; a profession which pays a living wage and offers an opportunity for real service.—J. B. Lippincott Co.

THE WORKER AND HIS WORK

(Reviewed by Arthur J. Forbes)

IN "The Worker and His Work," a series of short stories and articles compiled by Stella S. Center, the reader is given a glance at the wonder, the social significance and the romance of modern work. Among the authors quoted are Maurice Maeterlinck, Angela Morgan, H. G. Wells, O. Henry, Peter B. Kyne, Arnold Bennett, Eden Philpotts, Henry Van Dyke and numerous others.

With the speed of imagination one is carried from one field of activity to another, and closes the book with a keener relish for his own work and a renewed respect for that of others. In the series of short articles included between its covers, the poet, essayist, and short story writer have shown the worker as a social human being and have also shown the importance of honest, loyal work in the scheme of existence.—J. B. Lippincott Company.

THE ADVERTISING HANDBOOK

(Reviewed by Arthur J. Forbes)

THE above title is that of a reference work covering the practice and principles of advertising, written by a man who thoroughly knows his subject, S. Roland Hall. It is intended—and a reading of it indicates that the author's intentions have been carried out—to be a general review of the leading rules governing advertising. It contains 743 pages, each one filled with information for the man who has invested or who proposes to invest in advertising space.

It is profusely illustrated and the contents range from a statement of what advertising is and does, to a study of marketing campaigns, slogans, trade-

marks, and the various forms of media.

Every possible kind of advertising and selling is treated of. In short, the contents of Mr. Hall's book fully carry out the title and it will interest anyone who wishes to learn something about advertising, either in a general way, or in any one of the special methods enumerated. A fine book to keep on one's desk. Published by the McGraw-Hill Book Company, Inc.

MARKETING. ITS PROBLEMS AND METHODS

IN "MARKETING, Its Problems and Methods," C. S. Duncan has written a book which will prove a valuable aid to many different classes of sellers, although it is primarily intended as a textbook in schools and colleges.

It goes into the details of the problems of marketing and distribution which are faced by manufacturer, middleman, or the farmer or producer of food products. It is based on actual business experience and the material is arranged in handy and compact fashion. It will be interesting to those engaged in warehousing, transportation, exchange, advertising and other agencies of distribution.—D. Appleton and Co.

TRADE TESTS

"TRADE TESTS," by J. Crosby Chapman, comes as a relief; as a spotlight on the question of the selection and placing of employes in industrial plants.

Practical and timely, this book takes the question of measuring the man and rating his ability on an objective scale and handles it in the light of past successes. It is another example of adapting the instruments of war to the pursuits of peace, being based primarily on the results obtained by the Army Committee on Classification of Personnel.

Those industries, those firms and those individuals who have recognized the waste of manpower through inadequate methods of determining ability in the past, will find in "Trade Tests" some of the answers to their own specific problem; the base upon which to build practical, time- and money-saving employment efficiency. Published by Henry Holt and Company.

THE HIGH COST OF STRIKES

IN "THE High Cost of Strikes," by Marshall Olds, the author, who, as he tells us himself, has for the greatest part of his life been a working man, takes each item that enters into the cost of living and

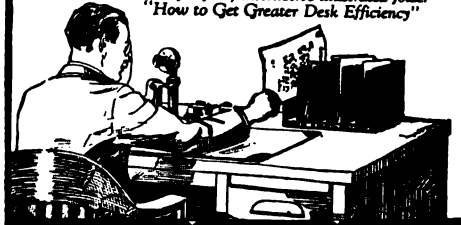
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The book, which is published by G. P. Putnam's Sons, New York, will leave one with a vision and understanding of this subject that could only be gotten otherwise through close familiarity and long study—these things Mr. Olds, himself, has supplied.

THE SALESMAN'S KINDERGARTEN

(Reviewed by Prof. R. L. Taylor, Teacher of Salesmanship, The Sheldon School)

"THE Salesman's Kindergarten," by Wilbur Hall, offers an opportunity to learn from the experiences of a successful purchasing agent.

These experiences are narrated with the ease and catchiness of fiction. The author states that the experiences are real, not the product of fancy. While reading them I found myself quite often projected into the purchasing agent's office learning from his knowledge and profiting by his experience.

This work advocates the right idea of a salesman—that is, that he is a teacher as well as a salesman. He sells his company's goods and his personal service, his knowledge of his goods.

We learn also that the purchasing function of a successful business is a specialty and must be done by a specialist. This specialist must have a general knowledge of the whole business as well as of markets, supplies, money conditions and a detailed knowledge of what he must buy. In fact, a good purchasing agent is one of the biggest things in a business—a "main spring."

We heartily recommend this book to salesmen, buyers or purchasing agents, managers, executives as well as the man with a small independent business. Published by Alfred A. Knoff.

STATISTICS IN BUSINESS

(Reviewed by D. M. Andrews, Secretary Advertising Club of Memphis)

"STATISTICS in Business," by Horace Secrist, Ph. D., is a direct plea to business executives for a "fresh and continuous analysis of fact"; an admonition to "look and see."



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OTHER BOOKS RECEIVED

THE PRODIGAL VILLAGE
(Reviewed by Arthur J. Forbes)

IN "THE Prodigal Village," Irving Bacheller has given his readers a glimpse of the true spirit of America, showing us the happy pathway to the delectable mountains, and making us long for the old days of simplicity of living which are no more, but which we can bring again into existence if we but will it.

In the concluding chapter he shows us the true spirit of Christmas, and the influence which one unselfish life can have upon a whole community. In little Bob Moran, the "Shepherd of the Birds," Mr. Bacheller has sketched a character which reminds one of Shakespeare's simile, "How far the little candle sheds his beams; 'tis like a good deed in a naughty world."—The Bobbs-Merrill Company.

THE WAY
Reviewed by Dudley B. Ashford

HERE is a book for the "Silent Hour." Those who have outgrown the trammels of orthodox religion will find here a series of meditations that will both interest the mind and nurture the soul. It breathes the spirit and philosophy of Jesus, and will be welcomed by all who are seeking a larger and fuller spiritual consciousness. "The Way," by James Porter Mills, published by Edward J. Clode, New York. "Illumination," a companion volume, by the same author, is written with a view to teaching that true meditation is an active means of illuminating the soul consciousness, and a better knowledge of things spiritual. Published also by Edw. J. Clode.

Human experience, like the stern-lights of a ship at sea, illumines only the path which we have passed over.—Coleridge.

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In the introduction Mrs. Brown explains why she compiles these lessons in the art of living. She says:

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IN this day of transcendentalism and intense demand, with its rapid response, the heart sometimes longs for simple statements of facts apart from consecutive philosophy or accepted creeds.

We cannot ignore what may seem to us to be the lesser things of life, if we do, they very soon accumulate and rise in their co-operative might to overwhelm us.

Possibly common sense is an old fashioned virtue but it helps mightily in holding us close to the earth home while we are unfolding toward the consciousness of our universal position and its attendant power.

So it occurs to me that it will be an acceptable aid to students of truth and to lovers of life in its daily necessity, to have this book with its word for a moment which may suggest the cheer thought for the day.

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And we only want to do our part—you can not live my life and I can not live yours. You can not judge my life nor shall I interfere with yours, but we can help each other and love each other and let the soul shine of us radiate so clearly that the whole race may feel its vivifying force.

Truly, men are coming into their realm of angelhood which is nothing more nor less than the right angle of his relation to God.

Then he shall know that only the real of himself can live—only the truth of him can endure—only the God-man has any place today and all the burdens which he has assumed, all his sorrow and sin, all his poverty and woe, all his sickness and death shall be laid upon the universal law of his own creating and be dissolved therein.

Come my brothers and sisters, let us declare for the word of truth which frees the race from all that binds it down.

Let us think and speak in the spirit of love and then let us act in the spirit of wisdom.

And above all let us use our common sense and keep our feet firmly founded upon the earth that in our transcendental desires we may be balanced in our every-day work which is the pathway that shall lead us to fulfillment of those desires.

STILL other thousands would have been influenced by this little book if it had never been placed on general sale at book stores, but although it was printed several years ago, it has only had a limited sale from Mrs. Brown's own home. In order that readers of this magazine may have an opportunity of reading it, *The Business Philosopher* has prevailed upon Mrs. Brown to permit us to accept orders for “TODAY.” You may have a copy post paid, bound in limp black leather, for \$2.00. You will receive the book within a few days after we receive your order. May we send you a copy?

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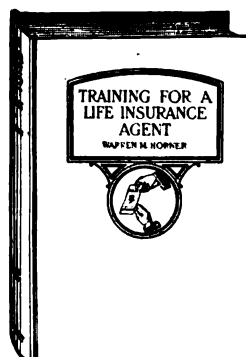
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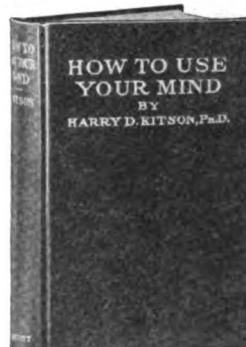
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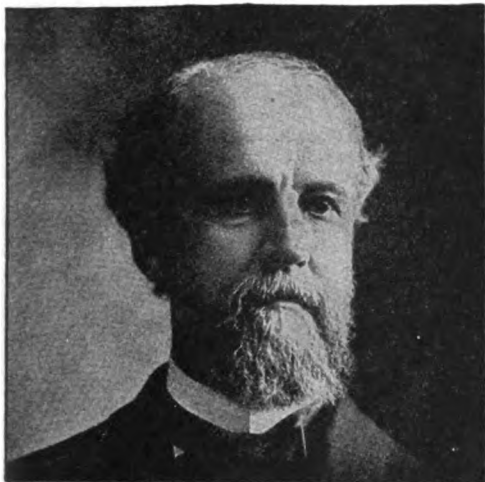
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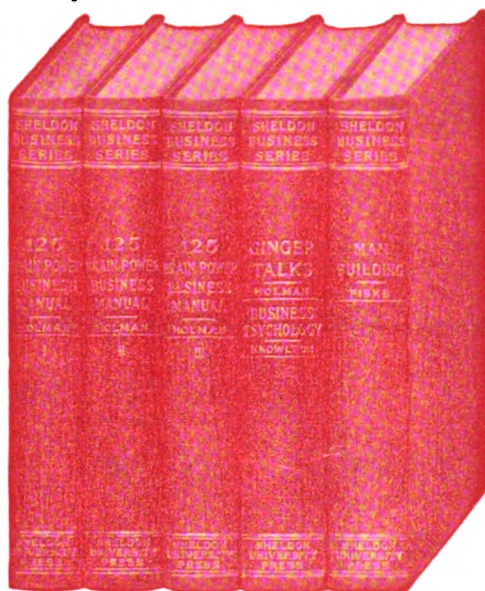
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Volume XVIII

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Number 10

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August 13, 1921.

Gentlemen: Your letter of August 6th, asking my judgment as to the general value of your course—The Science of Business—at hand.

As I have just completed the Course, taking a full year of my spare time, I believe that I am warranted in the statement that it has benefited me greatly. I know that I've made substantial improvement in Ability, Reliability, Volition and Endurance.

No person could fail to complete this Course without benefit, and to one who has not had the advantage of a good education it is indispensable.

I desire particularly to express my appreciation of the patient, thorough and personal spirit manifested by the School, through Gerald R. McDowell, Educational Director, in explaining, counselling and advising by special letters on any subject matter not perfectly clear to the student.

I have recommended and shall continue to recommend it, and am carrying out the true "Spirit of Service" by so doing. Sincerely,

(Signed) C. M. HAMPSON.

(Mr. Hampson is sixty-one years old)

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Chicago, Illinois

THE BUSINESS PHILOSOPHER

Edited by ARTHUR FREDERICK SHELDON

CHARLES CLINTON HANSON,
Associate Editor

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ARTHUR J. FORBES,
Managing Editor

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THE BUSINESS PHILOSOPHER,
Memphis, Tennessee, U. S. A.

A Statement of Policy

THIS magazine, while it advocates the Principle of Service, as applied to business, and not only to business, but to Life, and to all human activities, does not undertake to propagate any special teaching. It seeks rather to be a nation-wide forum for the expression of the best thoughts of others, as well as for the personal views of the members of the editorial staff.

It must therefore be understood that the publishers of the BUSINESS PHILOSOPHER do not necessarily endorse the teachings or statements appearing in all articles contributed to its columns; in fact, it frequently is the case that the editors distinctly disagree, but they consider it their province to publish such articles from leaders of thought in all lines of human endeavor and to let their readers think and decide for themselves.

The BUSINESS PHILOSOPHER is in this way an idea-exchange, to which each of our readers is invited to contribute his thoughts or experiences. The editorial board selects each month a variety of articles, which are passed along for our readers' consideration or criticism.

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Does Education Pay?

INTERNATIONAL PRESIDENT McCULLOUGH of the Rotary Clubs of the World has recently honored your humble servant by making him a member of the committee on boys' work of International Rotary for the coming year.

The committee has just had a two days' meeting in Chicago.

It has been one of the most interesting forty-eight hours of my life. I don't know when I have enjoyed anything quite so much.

Lots of valuable facts came to the surface during those two days' discussions.

Among other things, Everett W. Hill, committee member from Shawnee, Okla., called attention to the following significant figures:

According to statistics recently compiled, only thirty-one out of five million boys who had had no schooling attained distinction in life.

With elementary schooling, 808 out of thirty-three million attained distinction—four times the chance of the boy not attending school at all.

WITH a high school education, 1,245 out of two million attained distinction—eighty-seven times the chance of the boy with no schooling.

With a college education, 5,768 out of one million attained distinction, giving the college educated youth 800 times the chance of the youth without schooling.

GRANITE REFORMATORY in Oklahoma found that eighty-five per cent of the boys committed to the institution had not finished the eighth grade, and seventy-five per cent had not finished the sixth grade.

To me—and doubtless it is true of all readers of the *Business Philosopher*—the above statistics are extremely interesting.

They suggest many, many things.

Among the rest, these:

First, the necessity of teachers being salesmen, the salesmen of ideas, and among other ideas the idea of "selling" the child the idea of remaining in school.

WHAT a blessed thing it would be if every teacher in the world understood the mental law of sale, the principle of service and the natural laws related to it, and the science of human relationships in general!

All teachers will, some day. When they do, a very high percentage of children who begin school life will finish.

Second, what a shame it is that even only 5,768 of one million who finally get a college education attain distinction!

The road to distinction is the rendering of service in some particular niche of the world's work.

Even our colleges are not teaching the Principle of Service. At least the curriculum is not founded on that basic or governing law.

This is just a little of what I want to say on this subject. I believe I will say a great deal more about it next month.

—Arthur Frederick Sheldon

ON THE FRONT PORCH WHERE WE TALK THINGS OVER

By the Editor

HARRY ATWOOD has written another book.

This is his third mental baby, and they are all good, healthy children.

Any child of Atwood's brain is bound to be.

He named his first mental effort in book form, "Back to the Republic."

Number two he called "Keeping God in American History."

He has christened number three "Safeguarding American Ideals."

They are all good, very good indeed.

At least, I think so.

Some do not; that is, some people do not agree with all Harry Atwood says, but that is not strange. Some do not agree with some of the things I write—"and what do you know about that?"

Some don't like "Back to the Republic" before they read it, on account of the "back" idea.

They say, "We don't want to go back. This is an age of progress. We want to go ahead in matters of government."

WELL, that's all right, but if you will see to it that there is not one bit of the glue of prejudice stopping up the pores of your mind, thus stopping the flow of real thought, and if you really love the United States of America to the extent of being anywhere nearly 100 per cent patriotic, and if you believe in the Principle of Service, when you read "Back to the Republic" you will see that going ahead in the right direction is exactly Harry's idea.

Yes, I am going to call him "Harry," not even "Atwood," let alone "The Honorable Harry F. Atwood."

Possibly that is because I am a Rotarian.

We fellows have the habit of calling each other by the first name, and it seems real good to have the Rotarians call me "Fred."

"Harry" fits Atwood when you know him.

He certainly does raise "the old Harry" with some "modern" allegedly progressive tendencies.

You see, John, it's like this about that "back" business.

Did you and Mary ever decide to take an auto trip to Pleasantville some weekend?

Did you come to a fork in the road, one branch leading to the northwest and the other to the northeast?

Did you take the road to the northwest, only to find yourself on the edge of a swamp with a corduroy road ahead after you had rambled right along for about twelve miles, and then did some one tell you that you should have taken the northeast fork twelve miles back and that you must turn around if you really want to go ahead in the right direction and get to Pleasantville by auto?

Well, that's Harry's idea about going "Back to the Republic."

HE SAYS that we, as a nation, were headed all right and properly progressing toward Pleasantville, in the township of Prosperity, until about forty years or so ago.

Then, governmentally speaking, we forked off to the left, as it were, instead of keeping to the "right," and consequently, he says, we are running into a swamp.

He says we are going to puncture our governmental tires and have a blowout besides on the corduroy roads ahead if we don't right-about-face and go back to the practice of the principles of government so plainly laid down in the Constitution.

He seems to think that we are headed for hell instead of Pleasantville, the way we are going now, and that if we really want to progress in the right direction, we had better each turn around and then turn to the right.

I have told the readers of the B. P. not all but a little about "Back to the Republic."

This was a few months ago. I advised you to get it.

Did you? If not, you have missed something.

It is the biggest little book I have read in a long time.

It should be in the hands of every American citizen.

It is the best way I know of to get acquainted with the Constitution of the United States of America, which so many millions of Americans and alleged Amer-

icans have been giving absent treatment, as far as a real study of it is concerned.

Really, now, do you think you would know it if you should meet it face to face?

AMONG other things, both in this book and in his latest, Harry revives the Socratic "golden mean" and the Hubbardic "pivotal point" idea and applies it to the subject of government.

You know what I mean by the law of the golden mean.

We have talked about it before in these columns.

The basic idea is that it is entirely possible to get too much of a good thing.

Evil is often over-ripe good—"nothing in excess"—"opposite extremes are equal"—that is the idea.

For example, you can't raise crops in a desert, but you can raise just as good stuff there as you can in a swamp.

As to moisture, what we want is just enough, but not too much.

Again, you stumble in the darkness, but you also stumble in the too blinding light.

What we want is just the "golden mean" in light—neither too much nor too little for safe travel.

Again, the green fruit is of no service. The ripening process sets in and when the fruit is fully ripe it is delicious and nutritive and of service to the world.

Let the ripening process go still further and the fruit is rotten.

THE ripe fruit is the golden mean between the extremes of greenness and rottenness.

It is just so in government. Over-ripe liberty is license, and that's "rotten."

Harry says that the opposite extremes in government are autocracy on the one hand and democracy on the other.

Autocracy is the desert of individual liberty, democracy is the swamp, and you cannot raise a crop of progress in either one.

Autocracy is the darkness of individual liberty; democracy is the too blinding light.

Individuals in either of these two extremes of government stumble in their march for liberty.

He says that the golden mean between autocracy and democracy in government is the form of government known as "The Republic."

He is firmly convinced that this is the natural and will in time become the standardized form of government throughout the world.

He fully believes that the term "democracy" has been very much used, tremendously abused, and almost universally misunderstood.

He believes that "democracy" tends to breed "mobocracy" and he gives many good arguments to substantiate his claim.

He says the Republic gives the individual enough liberty but not too much and that the most of us can't stand too much of the good thing "liberty." And I guess that's about right.

IN THE realm of government, Russia furnishes a good example of this.

The people were in the desert and the darkness of no individual liberty.

The Czar and his court had been mighty busy procuring a lot of imaginary rights, privileges and prerogatives through forceful extension of false beliefs which had ripened into custom, but had been "falling down" on the fulfilment of the natural duties, obligations and responsibilities of government to the citizens of the nation.

Finally the natural law of the Principles of Service from government to the people worked itself out, and the Russian people, who allegedly and acknowledgedly are largely illiterate and therefore had but little knowledge, proved to have some degree of wisdom.

They rose in their might and said: "Little father, you may go."

And he went, taking with him his selfish life. And presto!—change—all of his imaginary rights, privileges and prerogatives, including millions and possibly billions in procured physical or material property disappeared.

IN OBEDIENCE to the law of the pendulum, which swings as far one way as another, and in confirmation of the fact that action and reaction are equal, once the burdens of autocracy were off the backs of the people, the pendulum of government swung clear to the other extreme.

And, lo and behold! the people soon found themselves in the swamp—in the too blinding light—of too much liberty.

All property rights were abrogated.

Just now the pendulum is gradually swinging back the other way.

Let us hope that the centre of gravity will be readjusted at the golden mean, and that the people of that great country will soon be in the realm of enough liberty but not that degree of individual liberty which ripens, or rots, into license.

In these modern times, the golden mean idea could well be applied to the government of the home.

Francisco once said to me that today it seemed sometimes to him "as if the children were running the mother and the mother running the father and we were all going to hell together."

I guess Francisco put it a little strong when he said that, but it does seem sometimes to one who travels much, as if the Divine injunction, "Honor thy father and thy mother," had been forgotten and that in its place the tendency of modern thought as to government in the home is, "Honor thy son and thy daughter."

I RECENTLY had the privilege of speaking at a banquet in Boston, Massachusetts.

One of the other speakers was a bishop of one of the big churches.

During the course of his address, he referred to the fact that he had several children who were seeking to "bring up their father in the way he should go."

At that, the children must have been doing a pretty good job. The dominie certainly did make a good speech.

However, Harry can tell you all about it better than I can.

He lectures a good deal.

If you hear that he is coming to any town within a hundred miles or two from where you are, be sure to go.

It is worth the price, even if the trip costs you a good many dollars.

And he will tell you all about it for \$1.00 in his book, "Back to the Republic." And then you will have it where you can keep it and read it over several times.

It is worth several dollars. At least, I felt it was to me when I read it; and the best of it is, this feeling is lasting.

But I intended to say more about the new arrival in Harry's mental family than about "Back to the Republic," his eldest son.

When in Chicago recently, I called him up one evening. He said, "Come out. I am reading proofs, but I can lay them to one side."

WELL, I went out, but we didn't lay the proofs to one side. He very kindly offered to do so, but I had really come to see the baby before the rest of the world got a peek at him, and so he started in reading galley sheets by chapters, right out loud.

There are twelve chapters in all, and the titles of them are as follows:

- I. Intensive Industry.
- II. The Moral Home.
- III. The Patriotic School.
- IV. The Spiritual Church.
- V. Our Federal Constitution.
- VI. Representative Government.
- VII. Individual Property Rights.
- VIII. Individual Freedom in Industry.
- IX. Avoidance of Class Consciousness.
- X. Reverence for Law.
- XI. Unselfish Nationalism.
- XII. Loyalty to the Flag.

Now, when Harry Atwood gets to writing on any one of these themes, there is "something doing," and it can't exactly be said in a page or two.

He read and read, and I listened and listened, and we talked long enough between chapters to settle some of the world's problems to our entire satisfaction.

Before we had finished, I said, "What time is it, Harry?" He went out in the other room where the clock is, and called back, "Good Lord, it's four o'clock."

And sure enough, it was 4 a. m.

We hadn't read all the proofs, but we called it off and went to bed, and dreamed about the Safeguarding of American Ideals.

At least I did.

Harry was in the next room and snored so I don't think he dreamed at all.

ONCE in my dream I thought war had been declared on the Reds, who were trying to overthrow the Republic, and that a big so-called Labor leader was firing a gatling gun at the head of a mob of red-eyed, long-whiskered conspirators against the Constitution.

I woke with a start, only to find that the suggestion of gatling guns had doubtless gripped my subconscious activities as a result of the snoring of the author of "Safeguarding American Ideals."

The psychology of dreams is most interesting.

But so is Harry's new book.

Anything that can keep me away from the discussion of the Principle of Service and Business Science in general till 4 a. m. has to be interesting, and really that night my hobby didn't have any more show than a snowball in the oven of a red-hot stove.

The next day or two, Harry loaned me a set of galley proofs, and I have re-read what he read that night, and the rest, too.

So I have one on you—I have seen it first.

But it is no more mine than yours, for all of that.

He did not ask me to review it, but I told him that I wanted to, and, strange to say, he didn't object.

Harry always was generous.

But I guess I haven't reviewed it, after all, and now there isn't room—at least not in this article.

ALL I will now say about it just here is about this:

It is a great book, by one whom I believe to be a truly great authority on true Americanism.

It is a bugle call to the better soul which each of us has, but which needs rousing now and then.

Goethe gave us a glimpse of it when he said:

*"In my breast alas, two souls dwell;
All there is unrest.
Each with the other strives for mastery—
Each from the other struggles to be free.
One to the fleshly joys
The coarse earth yields,
With clumsy tendrils clings,
And one would rise in native majesty
And vindicate the fields
Its own by birthright,
Its ancestral skies."*

"Safeguarding American Ideals" is a courageous book by a courageous man.

Harry is not the most tactful man in the world.

I told him the other night that I didn't believe he would ever win a blue ribbon in a tact competition. He agreed with me.

Some say he is too much in earnest to be even tolerant with the views of other people.

Harry has a real good opinion of himself, to which he is fully entitled, when it comes to a question of an understanding of the Constitution of the United States of America, and but few, if any, can make the eagle scream any louder than he can.

But I am not so sure that he is intolerant.

HE IS courageous, and God knows that we need some writers who will tell us more about our duties, obligations and responsibilities to the American Republic, and less in the way of sic'ing us on to fight for more rights, privileges and prerogatives.

He is thoroughly convinced that the way for us to not only procure, but *secure*, permanent rights, privileges and prerogatives is to fulfill our duties, obligations and responsibilities, and he is absolutely right about that.

Harry hits hard in this book at some tendencies of so-called civilization.

Some who love Jazz more than they love Jesus won't like it.

Some who love to loaf better than they love to labor will just laugh, say it is the last word in provincialism and thoroughly against progress.

Some who may not know that no "Democracy" ever lived very long may say that it is undemocratic and tends towards autocracy.

Some who love Gold more than they love God may say it is no good.

But the vast many who read it will heed it more or less, and the more they heed it, in my judgment, the more will they prove that its pages but record some of the laws of Nature which always have been, are now, and always will be.

■ ■ ■

On the Side.

YOU may ask why do I thus so unqualifiedly endorse Atwood and his books.

Because I believe in him and in his books.

I, of course, do not quite agree with him in all that he says.

For example, I think personally that England has a much better form of government than he seems to think it has.

I don't believe that it is either an "autocracy" or a "democracy," and yet it is not called a "republic."

But this I know: Harry Atwood has studied the question of Government much more deeply than I have.

He can learn a lot from me about Salesmanship and Business Science in general, and has, and does, but I am just as ready to lift my Fedora to Harry on the question of Government, and especially on the question of the Constitution, for the simple reason that he has studied it more deeply than I have.

And I think he is right when he says that a "Republic" is not a "Democracy."

I ALSO thoroughly believe that our tendencies in the modern scramble for rights, privileges and prerogatives are heading us as a nation toward the swamp of Socialistic fallacies.

If we are not careful, we are going to get our governmental automobile not only onto the corduroy roads of serious obstacles to real progress, resulting in punctures and blowouts, but our automobile, if we are not very careful, will get into the mire of

the swamp and sink so deep that we can't even pull it out.

Personally, I think we are going to have sense enough to turn around and go back to the practice of the principles laid down by our forefathers.

I think Harry does, too.

And I believe we ought to be much obliged to him for helping to show us the way.

Anyway, read Atwood's book, and stop, look, and listen, and—THINK IT OVER.

A New Era in Business

By CLAIRES MORGAN

WE ARE in business to serve YOU. These words, in large type, caught my attention, the other day, and gave me food for reflection.

Why, thought I, they are epochal in their portent. For while only an advertisement, the fact that they ring true to business ideals to-day indicates the growth of the ethical sense in the business world. It marks the dawn of a new era in business.

Not so many years ago, such a statement would have been grossest exaggeration, or utterly meaningless, the prime object of business being the securing of the greatest possible profits to itself.

But, to-day, the social conscience of the business man, from the corner grocer to the big steel manufacturer, is being educated to a conception of the law of unity—that what benefits one, benefits all, and that the reverse is also true. He is learning that one gets according to what one gives, and that business is primarily service.

TRACE back a big industry to its source. It probably had its origin in the brain of one man. And something beyond the mere thought of personal gain prompted its conception. It was something in the man, himself—his divine genius—seeking expression. He was big enough to recognize a need of the public, and alert enough to see his opportunity; and if, as a result, he made great gains, it was the result of the natural law, "Give and ye shall receive."

But the business that started with an ideal in the brain of one man, grew and grew, and as the demand for its product increased, it meant added material and machinery, larger and more commodious buildings, additional labor, until the original concept of service to the public was swallowed up in the struggle for profits for the business.

But all the while it was increasing its capacity for productiveness, it was giving out in service. Not in the same sense that the word "service" is used to-day. But it had to give service in order to live.

FORMERLY, service consisted of the production and delivery of goods to the customer. For instance, a certain steel company commenced business with a mill, from which its wares were shipped to the public. Then, as the demand for its product increased, it became necessary to build a warehouse at the point of production. Next, in order to supply its long distance customers in the quickest possible time, additional warehouses were built here and there, until in the course of time, a chain of warehouses has sprung up all over the country. And not only was shipment guaranteed, but delivery was safeguarded, even to the extent, in some places, of delivery to the customer direct by motor truck.

BUT the service that is the new watchword of the business world goes further than the mere delivery of the finished product to the customer.

To-day, instead of the manufacturer's responsibility ending with the delivery of the goods, it is just beginning. In the first place, this means that he is put, so to speak, upon his mettle, to turn out a better product, and not only must it be of superior quality and workmanship, but he must manufacture and supply the necessary parts that go into its making.

If you purchase any machinery or equipment—from a carpet sweeper to a high-powered engine—you expect from the seller the service of keeping it in repair.

To-day, when a man purchases an automobile, he may not buy the highest priced car, but he does choose the make that will furnish him the necessary parts and the service to keep it in order. For a sale

must be followed up and the needful service rendered to maintain it in proper condition. The manufacturer must stand behind the goods; otherwise, neglect of the customer would cause loss in the end.

AND this service on the part of business is tending to promote confidence on the part of the public it serves. You purchase goods of any reputable firm, and you have confidence, because you know that the firm stands back of it. As an example, some time ago, I bought shoes at a newly established store that dealt exclusively in high grade shoes. "If they don't feel comfortable," said the clerk, as I completed the purchase, "after you have worn them a few days, bring them back, and we will put in an insole to relieve the strain on the arch." I wore them a few days, and took them back for the correction. And much to my surprise, I received the same courteous attention, as if I were buying a new pair, even though the store was nearly full of customers.

Again, I was told that if I had any further trouble I should bring them in at any time.

SOME weeks later, because of arch trouble, I was obliged to return them for further correction. By this time, the business had grown to such proportions that it was with difficulty handled by the clerks. But my needs were looked after just as courteously as though I were the only customer, and I was made to feel that the chief business of that store was to give me careful service. And, all of this, without extra charge. I could not but make a mental comparison between the fact of to-day, and the sour looks I would have received from the clerks, under the same circumstances, a few years ago.

Needless to say that the volume of business of that store has increased almost incredibly in a short space of time. And almost anywhere about town, you may hear such remarks as, "I am getting my shoes at the ——— Shoe Store, and I never was fitted so well," or, "I never took so much comfort in shoes as since I have been getting them there." The service alone would draw people to that shop, but combine the excellent service with a superior quality of goods, and you have an irresistible combination.

HE WHO runs may read the handwriting on the wall. The business that gives the best service will reap the

greatest rewards. Service in business, as it is understood to-day, is practically in its infancy. But it is destined to make great strides in the future. It is at the root of all real progress, for it has its foundation in a basic law of life—the law of compensation.

The humanizing, as it were, of industry, is the great contribution of the Twentieth Century. It was the work of the Nineteenth to perfect machinery and equipment, and consolidate and coordinate different branches of industry. But, to the Twentieth Century has been left the discovery that the economic success of any business depends upon the human element that enters into it.

Efficient service brings close contact with the public and naturally produces confidence and good will. And this is the great need of business to-day—confidence. For business depends upon confidence for its very existence—the confidence of the general public in its products, and the confidence of the manufacturer in the saleability of his wares.

AND in this new business era that is dawning the successful business concern is coming to see that it is not enough for its executives and salesmen to catch the vision, but that its employees, as a whole, down to the office boy and unskilled laborer, must be made to catch the spirit of service; that they must be taught to feel that a day's work is more than so many hours of routine; to realize that it is an opportunity for service, not alone for the business, but for the general public, and that any real service rendered by any one is a contribution to the good of humanity. As this spirit becomes general, then will dawn the real Golden Age for business.

"A New Department"

BEGINNING in November a new department will be opened in THE BUSINESS PHILOSOPHER, which promises to be of wide-spread interest. It will be edited by Mr. W. G. Young, President of the Golden Rule Clubs of America, Inc.

Golden Rule Clubs are being established in many of the larger cities and it has been decided that THE BUSINESS PHILOSOPHER is to be the official organ of the national organization of these clubs.

Besides editing this department, Mr. Young, who is a well-known writer, will contribute other articles from time to time to the magazine.

A Business Man's Criticism of Our Public School System

By CHARLES CLINTON HANSON

AS I see it, speaking not as a representative of any given body of business men, but as one individual business man, there are four criticisms of our school system, taken as a whole, which I would respectfully offer.

First, our school system was built from the top down, instead of from the bottom up, and for the classes rather than for the masses.

By that statement I mean this:

The university came first in the old world, when education was allegedly for those who were to be engaged in the service of the state and in the learned professions. In those days, anyone who intended to engage in agriculture, or any phase of industrial or commercial life, could not have gone to school at all, if he had wanted to. The schoolroom existed for the sole purpose of training the child for service to the nation in some official capacity, or for service in one of the established professions. The vocation of trade was looked down upon and shunned as an occupation unworthy of refined intellects and gifted natures.

LATER the high school came, which was then and is even now, to a great degree, simply a training ground to fit the child for entrance into the university, it being the aim of those in charge of our high schools to so regulate their curriculum that graduation from the high school will mean the privilege of entering the university without examination.

Later the lower grades were added, the subjects selected being those calculated to fit the child to enter the high school.

The result is that our children, beginning in the district school, the village school, or the schools in our towns and cities, are, by reason of the curriculum, from the first grade up, headed toward the university, which in turn, until very recent years, taught nothing tending to fit the child for useful service in the vocation of industry and commerce, ordinarily referred to as "business," in so far as the gaining of technical knowledge was concerned.

It is true that in very recent years our universities, our high schools and, to some degree, even lower grades, have added certain courses calculated to be useful to those students who purpose entering

the vocation of business, but all such efforts have been in the nature of grafting the special courses to the tree of education. They are not a part of the fibre of the trunk of the tree itself.

THE result of this is that our system of education, taken as a whole, is much better calculated to be of service to that limited class of our citizens who finally enter the vocation of the law, medicine, dentistry, the ministry, etc., than to that vast majority who enter the fields of industry and commerce.

Statistics prove that the most of those who go into business for themselves ultimately fail to make good.

I believe that this is largely traceable to the fact that our school system was originally built, and its curriculum regulated, without any reference to fitting the pupil for the vocation of business.

In spite of the facts just stated, the people engaged in business as employers and employees, using the term "business" in the sense of commerce and industry, very greatly outnumber those engaged in the learned professions.

Criticism Number 2

AFTER the pupil has graduated from the schoolroom and taken a few courses in the "school of hard knocks" or in the "university of life," he begins to realize that the school which he attended, no matter in what grade, seems to have been founded upon the idea that "education" is "instruction"; that is to say, that his parents seemed to have "sent him to school" in order that he might be "instructed," and that his teachers seemed to think their one primary duty was to convey "instruction" to the mind of the pupil, help him or, if you please, compel him to gain knowledge, much of which, he finds later, he was never able to utilize in any practicable way to the end of winning life's battle.

The business man, especially one who becomes an employer, gradually awakes to the fact that education is really education, development, unfoldment, and that instruction alone or the gaining of knowledge will not beget education. The business men of the country are rapidly coming to see that the true function of commerce

is to render service as a whole, and that the profits we make in business is the pay we get for the service that we render.

WE ARE beginning to realize that it is true of ourselves as employers, and true of everybody whom we employ, that the efficiency of the individual does not depend upon his knowledge—it does not alone depend upon what he knows—it depends far more upon what the individual is, and what he or she is depends, in turn, upon the degree of unfoldment or development of certain faculties and capacities and qualities and powers in the individual. To illustrate what I mean by an example, a bookkeeper might know all there is to be known, if such a thing were possible, about the science of accounting, but if he were lacking the development of such qualities as discrimination, ethics, accuracy, and speed, he would still be a very inefficient bookkeeper.

One of our salesmen might be a very learned man in the ancient languages and higher mathematics, but if lacking in such qualities as tact and good judgment and loyalty and honesty and many others which I might mention, he would probably send in mostly "weather reports" instead of orders. I feel, therefore, as a business man—and in this opinion I know I am not alone—that our schools should take steps to do some really constructive work in the matter of teaching the science of man-building, which, of course, includes the science of character-building.

I AM thoroughly convinced that this can be done. I have been led to this conclusion, not on account of anything that I have studied in school books, but through studies which it has been my privilege to pursue since entering the "school of life" and while employed in the vocation of commerce. The wish frequently comes to me, as I am engaged in certain studies which I pursue at home, that I might have learned some of these things when I was in the schoolroom.

Possibly I might sum up Criticism No. 2 in a statement which, to some of you, as educators, may seem too sweeping, but which, I believe, will stand the test of careful analysis. It is this: taken as a whole, our school system, imported as it was from the old world, and designed originally for the classes and not for the masses, was founded upon an utterly false belief, the evil consequences of which

have been far-reaching, and this false belief is that "education" is "instruction."

ACCORDING to the Latin root from which the word "education" springs, I need but to remind you, as educators, of the fact that its true meaning is "education."

The scientific cultivation of the human plant being the true function of our school rooms, they should be, and will, in time be, laboratories for the development of man-power.

Business men—many of them at least—have come to see that business, taken as a whole, is man-power plus money-power, plus mechanical-power and the utilization of material forces and things; but we have also come to see that man-power is the cause, while money and the efficient utilization of all mechanical and material things are effects.

We, therefore, wish that the young men and the young women of the nation could come to us from our schools further advanced in the development of the kinds of man-power which make for efficient service.

We desire this not from a selfish standpoint alone, by any manner of means, but for the good of the boys and girls themselves and for the good of civilization as a whole.

Criticism Number 3

MY THIRD criticism, as a business man, looking back upon his own experience in school life, and as an observer of present-day methods, is this: Whereas, there are three kinds of static man-power, the efforts of our school system are primarily directed toward the development of only one of the three.

As I see it, static man-power is first intellectual, or "head-power"; second, emotive, or "heart-power," and, third, physical, or "hand-power"; and our school system is primarily directed toward the development of "head-power," almost entirely ignoring the development of "heart-power," from whence springs moral law or righteousness in the sense of rightness, and all too ineffectually attending to the development of the physical power of the child.

As a business man, I therefore venture to suggest that our school system should be radically revised to the end of so shaping its mode of procedure that there will be a uniform effort looking to the development of the "whole" boy and the "whole" girl; the development of "heart" and "hand" as well as "head."

I AM well aware that there is a tendency at work in this direction, notably, the introduction of ways and means whereby the child can use his hands, and thus learn to do useful things while in the school-room. I refer to the teaching of domestic science and manual training and the teaching, more and more, of the useful arts which can be utilized in industry and in many phases of commerce. I claim, without fear of successful contradiction, that as yet there has been but little effort along the line of training the *character* of the child; in other words, the development of what I call "heart-power" in distinction from the work of the *head* and the *hand*.

Business men are fast awaking to the fact that just as a-bility is the result of the development of intellectual power, so is reli-ability the result of the development of constructive emotive power, best described possibly, in the language of the business man, as "heart-power;" and I believe it is one of the good signs of the times that the man engaged in business is awakening to the fact that the best a-bility is reli-ability.

MORE and more is the business world placing a premium on reli-ability and depend-ability; and we all know that stuffing the head with facts pertaining to the arts and sciences, and all the rest of the curriculum taught in our schools, colleges and universities will not alone beget reli-ability in the individual.

If education is educ-tion, one thing is certain, as such it is an *effect*, and the cause of that effect is a dual process; first, correct nourishment and, second, correct use.

We all know it to be a fact and not a theory that it requires both correct nourishment and correct use to result in education or development of the physical muscle. Neither of these two processes alone is sufficient. It requires both of them, and one is just as essential as the other.

This, however, is not a law of the physical man alone. It applies to the intellectual and the spiritual elements in man's being. Any of the constructive faculties or qualities of head or heart will educt or develop, if rightly nourished and rightly used.

That is to say, if the mind of the child is fed on the right mental food while in the schoolroom, and his work involves the doing of things requiring the exercise of constructive qualities, then the qualities

which result in service-rendering power cannot help but grow, develop, unfold.

AS ONE author, whose writings I have been privileged to read, puts it: RN plus RU equals E, which, interpreted, means, right nourishment, plus right use, equals education or educ-tion.

I claim that the above formula expresses Nature's law of evolution or growth, and applies to the whole being, and not to just a part of him.

More and more the business men of the country appreciate the relationship of physical fitness to the service-rendering power of the individual, and while here, there and yonder, many schools are, to some degree, paying attention to this matter, I feel—and in this I am by no means alone—that there is much room for improvement in respect of physical culture in our schools.

The education of the body is just as important as the education of the intellect; and the education of the heart is, if anything, more important than either of the other two.

Criticism Number 4

MY FOURTH criticism may be summed up in the following statement. The one thing which our schools are trying to do, namely, to develop the "head-power" or intellectual life of the child is not being done in the best possible way. I base this statement upon the fact that, as I now see it, all of the light of intelligence which enters the "knowing-room" of the mind must necessarily come through the physical senses.

I believe, therefore, there should be a uniform effort throughout all the grades to train the senses, that is, to train the mind to sensate rapidly and accurately.

We do not pay enough attention to the training of such qualities as observation and concentration.

In a very real sense, the sensations which take place in human consciousness are the beginning of the thought life.

They are the raw material out of which images are formed.

Images in turn are the stuff out of which concepts are made, and it is through the union of concepts and images that thoughts are manufactured, judgments formed and laws and principles perceived. How important it is, then, if in the schoolroom we are to develop the intellectual life of the child, that his mind be trained to sensate accurately.

With the exception of the kindergarten work, which relatively few children have the opportunity of taking, but little attention is paid to this fundamentally important matter.

IS IT not true that the methods ordinarily pursued in the average school-room tend to the exercise or use of but one of the three basic intellectual faculties?

Is it not true that the intellectual life functions in just three ways; first, the power to think; second, the power to remember; and, third, the power to imagine?

The processes of thinking, of course, involve sensating, imaging, the forming of concepts, the forming of ideas, the forming of judgments and the perception of laws and the perception of principles; but all of these mental processes may be included in the one generic term "thinking."

Memory, it seems to me, as a result of some of my studies since I left the school-room, is the great mental storehouse where our thoughts are stored.

Imagination is constructive thinking; it is the experimental laboratory where all progress is born.

It is the creative faculty in the intellectual life.

AS I look back upon my own school life, and as I now have the opportunity to study schoolrooms of to-day it does seem to me that our effort in the school-room for intellectual development of the child is largely that of developing the memory rather than those more important intellectual faculties—the power to think and to imagine.

We find that the employee who does not use the imaginative faculty very soon gets into a rut, and, as someone has said, there is only one difference between a rut and a grave. One is wider and deeper than the other. What employers and employees both need to do is to think and to imagine as well as remember. And it seems to me that every effort should be made while the child is in the schoolroom to train his intellectual powers of thinking and imagining.

WITH the four exceptions above enumerated, I think our public schools are working in the right direction.

We are living in an age of revolution, in the sense of change.

He who says it cannot be done is generally run over by someone who is doing it.

I have ventured the above suggestions in response to your request for criticisms, not in a spirit of destructiveness, but hoping that my suggestions may be helpful to the end of reconstructing a more efficient school system. It is time for us to face facts fearlessly, even if perchance we may offend in so doing. I wish to say that I would not be understood in anything I have said in this paper as severely blaming the teachers and professional educators. My criticism of the system is as a whole, and not of individuals.

The remedy, in the final analysis, rests with the boys and girls grown tall—the citizens of our republic.

WE HAVE failed to support our school system as we should. In the first place we have been too lazy—most of us, at least—to study out and analyze its weaknesses, and, in the second place, we have been too penurious and too stingy to support it in the way of appropriations and payment of taxes.

The average respectable citizen enters a big kick if any movement is launched to increase school taxes.

The result is that our teachers are underpaid, which makes the profession unattractive to the highest grade talent. We cheerfully spend billions for destructive agencies of war, and then pull our purse strings when asked to appropriate a few thousand for the most important work in the world—the cultivation of the human plant.

Extensive propaganda should be started, the object of which is to arouse the masses of our people to a realization of their duties, obligations and responsibilities in the matter of financial and moral support of our school system. Our boys and girls are the nation's greatest asset.

I AM an optimist, even as to the possibility of the teaching of reliability development in our schools. Our boys and girls must be made to see before they leave the schoolroom that reliability is, if anything, more essential to material success than a-bility; that they cannot possibly succeed without it. This is certainly true by reason of the fact that confidence is the basis of all success in business, and satisfaction is the bed-rock on which the foundation of confidence rests, and service from employer to employee, and employee to employer, and of both together, to the patrons or cus-

(Concluded on page 14.)

Trade Pendulum Now Beginning Forward Swing

By JOHN SHEPHERD, Jr.

President The Shepherd Stores, Boston, Mass., and
Providence, R. I.

COURAGE now in business is of immense importance, and will lead to securing all the benefits that can result in the good times that are ahead of us.

We are practically at the end of the period of readjustment, but I anticipate a lull for some weeks, probably for some months before the trade pendulum gets into a real swing and the excellent business conditions ahead of us are fully apparent.

It may be that by the latter part of November there may be substantial improvement in time for a good holiday business, but I feel that really "good times" may be assured, starting in the early spring of 1922.

Managers of business, even if unsuccessful for the moment, will not allow the fact to disrupt organization which will quickly help recover the losses, by being ready to take any advantage as opportunity presents itself.

Let us hope that all business will feel that reasonable success can only be attained by hard work, and that the best results we can look for are not those of war-time, which were inflated and hectic.

Wages can only maintain at the highest standard if production fully warrants such wages.

IN the interest of organized labor (and I hope I may not be misunderstood), unions, as *instituted*, were a good and useful balance for many trades.

Unions, as *constituted*, with the radical element endeavoring to secure the control, are a menace to Labor's best interests.

I. W. W.'ism, Bolshevism, and other "isms" must not be allowed to secure control of Labor.

A re-organization of Labor where the ability of the worker is among the chief reasons for membership, would bring about most happy results for all.

It has often been in my mind, the strangeness of speaking of Capital and Labor as opposed each to the other, when each depends almost entirely upon the other.

It brings to mind the thought that neither is of great benefit to the other without management which makes a return possible for both and is the factor that is of the greatest moment.

Labor should receive a good stiff wage, all that could be afforded, but in return must give full time work, and labor must be satisfied to help bring and keep

down the costs of that which they produce.

A WORD about the injury that has been done in the great publicity given to the retailer as a profiteer. There are crude, undesirable elements in all classes of society and business, but from my knowledge, and very careful investigation made by those only interested to get at the facts, it has been shown that the profit of the retailer has not, during the war years up to the present time, averaged more than a small percent, if any, over that of the years preceding the war.

I have felt that a large part of the trouble which resulted in the retailer being charged with profiteering, was the fact that the manufacturer during the war had become accustomed to 30 per cent, 40 per cent, and even 100 per cent profit, (and this statement can be substantiated by many facts) and that now that the war is over, it is hard for him to believe it necessary to return to the 10 per cent or 12 per cent that gave him satisfaction prior to war times.

I believe that the return by the manufacturer to normal, reasonable pre-war profits will bring about an important reduction all along the line in the coming reduction in the cost of living.

Now when about everyone is being

"Common sense, correct thinking, optimism kept within bounds, and plenty of courage should bring all men who are capable of doing a successful business through the present times to a full fruition of their hopes."—says Mr. Shepherd.

urged to save, and buy as little as possible, it seems to me that the *opposite* would bring about results hereafter of increased business and profit to everyone. I do not mean this as to foolish buying beyond one's means, but if that which one needs and wants, and is able to pay for, was bought, the everlasting chain of one buying from another, and each one profiting, brings about good times, and yet there will have been no waste.

THE important governmental questions of the moment are tariff and taxation.

I received this morning an argument in favor of American value for ad valorem import duties. If such results; I do not see how it is possible for the merchant here, buying goods on the other side, to know what they would cost him when placed upon his shelves. We do not like to make purchases blind as to actual cost.

The *reasons* for having American valuation are strong, as it shows, for instance, the mark figured at valuation on the other side, with its dollar value here, would not realize for the government, or for protection of industry, that amount which is desired, but why American valuation? Why not a straight purchase price on the other side, with an announced valuation of the mark, conforming with the approx-

imate valuation of the mark before the war?

This method of getting at the real value of the merchandise would permit the merchant to know the price which he would pay landed, and it seems to me would attain the duties which the Government desires to collect.

It is evident that the taxes are to have few, if any, additions, and that among other taxations to be dropped is the Excess Profit Tax.

It is to be regretted that a sales tax of some sort has not proven acceptable to the powers that be, a fair plan seeming to me to be a consumption tax, as I suggested in an article which was recently published by the New York Commercial, and copied in other papers, giving my ideas as to the subject.

It seems to contradict my ideas of spending as quoted above, but it was written along the lines of government ideas, trusting to meet with their approval.

In conclusion my thought is that common sense, correct thinking, optimism kept within bounds, and plenty of courage should bring all men who are capable of doing a successful business through the present times to a full fruition of their hopes. If crops are not held for higher prices, the results for good business will be quicker.

The man who can grit his teeth and "go it alone" whether others cheer or jeer, and who, whether others approve or disapprove, can push ahead or turn back, is the man the world is after. It is the man with courage and determination who wins the world's prizes.—Marden.

A Business Man's Criticism of Our Schools

(Continued from page 12.)

tomers of a business house is the only thing in the world which will create satisfaction and confidence—the basis of successful and profitable human relationships.

It is utterly impossible for anyone to bring about these conditions in the absence of reliability as a factor in his nature.

Moral law must therefore be taught from the utilitarian standpoint, from the standpoint of its everyday practicability, and as an essential factor in material success.

I BELIEVE the time is coming when every subject taught in our schools will be strung on the cord of service. The child will know *why* he is studying this or the other subject, and that *why* will be to increase his service-rendering power. He will be eager to do this because early

in his school life he will have learned such basic facts as that, as certainly as fire is cause and heat is effect, so in the realm of human business, the service one renders is cause and the reward he gets back is effect. Little service little reward, greater service greater reward is the natural law of human relationship. The servant is worthy of his hire, and it is all right to make money in business or any other form of human activity, provided the service is rendered. Let us so regulate our school system that the basic laws of life are taught in an interesting way, and we need have no fear about the future of America. Destructive tendencies, as between labor and management, will disappear, for the reason that each will come to see that his safety lies in serving the other.

(Digest of a paper read before the National Conference on Rural Education and Country Life.)

A Twelve Months Trial of the Golden Rule

By ARTHUR NASH

President, A. Nash Company, Cincinnati, Ohio

SO MANY requests coming for an additional story on what the year has shown concerning "The Golden Rule in Business" make us realize that a year has really passed. The days have been so full of work and joy that it seems impossible to tell all that has happened—it really is impossible. But I will try to make clear some of the important things, in the hope that the facts will help to further demonstrate that in Christianity and true brotherhood lies the solution of all our problems.

About the middle of the year 1920 a great change began to come over the industrial world, and while for a long time previous to this the question had been one of production, more production: How can we get production? Suddenly, all this changed and the watch-words of business became, liquidation, deflation and retrenchment.

In the first article was set forth what our production was during the period of non-production and how these problems were met by our workers. Now the question was (under the changed conditions), How will this group of workers meet the period of liquidation, deflation and retrenchment, when the public itself is arrogantly charged with being on a non-buying strike?

PERHAPS the first typical reaction that comes to my mind, showing how such problems meet their definite solution under the Golden Rule, is the action taken by the

workers in the cutting department of our factory. Two writers of our story have been impressed by this action and one speaks of it in the Christian Herald (March 5, 1921). He says: "Here the cutters themselves worked out a plan by which through the use of large tables and by a preliminary classification of orders, they were able to increase greatly their output the first year from six to thirty suits a day."

These workers volunteered this information and also said they would like to have the piece-price or wage to them cut from forty-five to thirty cents.

So, you see, the workers in one important department, working under the Golden Rule, beat deflation to its own demand, gave the

company five-fold production, at one-third less cost per order. Though the details differ in other departments of our factory the spirit of the cutters is typical, and such a spirit solves all business problems of any period whether it be one that demands production or one that requires deflation.

But no factory walls can possibly confine the vision of the Golden Rule, and the next definite reaction among our workers of which I wish to speak came about the last of November, and is expressed in a resolution which was unanimously passed by all the workers of the Company.

This resolution suggested a cut in wages and reduction in the price of the output, and a four weeks' vacation, so that work might be provided for other clothing workers who were out of employment. Regarding this petition, I am most happy to state that it was never necessary to carry out the suggestion of laying off our help in order to give the unemployed work.

The impressive thing to us about this

I have absolutely no faith in the accomplishment of the task of working out any perfect system, under existing industrial and economic conditions, that will solve all labor and industrial problems. But where all systems fail the principles of Divine law are still infinitely adequate. It is my firm belief that under our present system, or under any other system yet to be tried in the world, the only solution of these problems lies in the ethics of the Sermon on the Mount which was climaxed and summarized in the Golden Rule.

In other words, I am sure that the teachings of Jesus are as sound in practice as His ideals are beautiful in the preaching.—ARTHUR NASH.

(Editorial Note: In June an article was published setting forth briefly the wonderful growth of the A. Nash Company after the President decided that the guiding spirit of the business should be the Golden Rule. In this article Mr. Nash, himself, tells of the marvelous growth of his business during the past year, and how the application of the Golden Rule continues to work seeming miracles in his industrial organization.)

resolution is the astonishment with which the public received the announcement. It was the most natural thing conceivable for our organization to do because the real spirit of cooperation and brotherly love are working in this organization, and when they saw the likelihood of suffering among their fellow workers, the employees of other companies, their only thought was, "How can we help them?"

But the Associated Press took that item of entirely local expression of human interest and sent it all over the country as a piece of "news," and a newspaper-man in this city said that "So far as any of the old newspaper people here know, this was the first instance in the world's history, in which a crowd of people having jobs, was willing to give them up for others having no work."

But no human mind could foresee either the results that would accrue from the spirit of the workers in obtaining efficiency of production, or the growth of the business during this period of general stagnation. Some idea of the latter can be gained from the fact that we did more than three times as much business in 1920 as we did in 1919, which year is looked upon by many as the banner year of the clothing business, as indeed it had been for us also, until 1920 proved itself better.

REFER back, once more, to this resolution, and you will find that the workers adopted it with their eyes wide open to the fact that whether or not they should, under it, take a four weeks' vacation, the proposed reduction of price on orders might involve a reduction in wages. The attitude of the workers, under reduced instead of always rising wages, would naturally prove, from the ordinary standpoint, the supreme test of how much the Golden Rule really meant to them.

Perhaps in this point this resolution ranks with the one which the workers adopted in the spring of 1920 concerning the distribution of profits because it reveals how clearly the mass mind works when operating under the Golden Rule, and as this suggested reduction of wages became necessary, for a time, the test really came.

Now to summarize, and here I call attention to the fact that I am speaking of a period of one year running from August 31, 1920, to the end of August, 1921, which in all lines of business has been declared one of the worst of recent years. In fact, our mail is filled with inquiries asking whether

our business has "kept up;" some of them asking whether we are doing business enough to "break even."

PERHAPS this will be sufficient answer when I state that during these twelve months we have done more than twice as much business as we did during the twelve months immediately preceding; that is, figured in dollars and cents; and we have done a great deal more than twice as much in units of production.

At the time of my original address before the Babson Labor Conference, in September, 1920, we were just considering the proposition of co-ownership of our plant. Shortly after that we offered our stock for subscription to our workers and they have already bought fifty thousand dollars of our stock, hence, out of the three hundred thousand dollars stock now issued they own one-sixth.

Right here, I wish to emphasize the fact that this stock is sold to them for cash that they pay in. It is not given as a bonus or as an inducement for any kind of special service. Neither is it sold to them on credit, or the installment plan. They must save up the full one hundred dollars and pay it in cash the same as a banker (or any other person) would have to do if our stock were offered for public subscription. At the last stockholders' meeting the assembly looked like one of our mass factory meetings because most of our workers were present.

I HAVE now recounted a few of the material results which have come during the year closing August 31, 1921. But, since such results have been produced by adjusting our institution to the great principle of Divine law, I have been called upon to make hundreds of addresses before all kinds of organizations and the results of some of these meetings have been most gratifying.

The Golden Rule is the Divine law of human relationships and the climax of the gospel that Christ taught ("This is the law and the prophets") of universal brotherhood. And universal brotherhood knows no foreigners. There will be few Bolsheviks when employers come to know and practice the gospel of Jesus.

"Do you put the 'Golden Rule' label on your clothing, and do you have the 'Golden Rule' signs hung up in your shop?"

AMONG the questions that have come to us this one is typical of the good

people who see the incident (or accident) of racial birth as more important than the universal Fatherhood of God. There is no question of the sincerity of such inquiries, but it is very easy for folks to forget that their own creed may be narrow if not otherwise mistaken, and drift unconsciously into the attitude of the Pharisee in the temple, and "Thank God that I am not like other men, even this poor publican (foreigner)." The names of our employees given in the story are sufficient proof of the cosmopolitan character of our industrial family.

THE factory looks like an ordinary business place. The name of the firm is on a very usual sign. There is no placard, worded "The Golden Rule," to attract the attention of the public. Inside there are no mottoes on the wall announcing "The Golden Rule" any more than there is a time-clock. It is Divine law operating in the human factor, in the office and in every room from the roof to the basement. Being Divine, it is written in the hearts and minds of all that here participate.

"Will you outline to us the details of your system? We are quite interested, and may like to adopt it."

This idea, that we have some kind of a system that we are recommending for the solution of labor and industrial problems, seems to have become common.

As the word "system" is ordinarily used, by which might be described some arrangement of material data or mechanical detail, we are not offering any system at all. It is a great principle that is and has been working in our organization. Unless one can call Christianity itself (or true democracy) a system, this principle cannot be called a system. In my judgment the failure of men to allow Christianity to function in their lives is the result of the fact that they have tried to adopt man-made systems instead of just practicing the great Christ-principles of love and brotherhood.

THE only thing in our place that could be called a system is our established method of meeting and settling questions that from time to time arise. We have no councils, senates, or boards of arbitration. All the questions that affect the whole

group are taken before the entire organization, freely discussed by all, and a vote of the entire organization is taken. In that voting the elevator boy and the porter each have as much of a vote as the President or any director of the company. When we speak of democracy this is what we mean by it.

The question is often asked as to what problems are left to our entire organization to dispose of. It is much easier to name those that are not referred to the whole group for final determination, which are questions of insurance, development of factory sites, banking and credit. Such problems as these are the only ones that the officers and board of directors handle independently of the workers.

"Please tell us about your profit sharing system."

We are often asked this in some form. It was presented in the original address at the Babson Labor Conference, which occurred soon after its first use on July 1, 1920. We have always tried to make it clear that we never thought of profit-sharing as a solution of labor or industrial problems. But, at the time of our adopting it, the conditions of business were so unsettled and our own force had increased so rapidly, that we knew of no other way to even approximate a just wage basis.

IT IS evident that our workers felt the same way about it, even though they so wonderfully changed it in application as is related in the original address. But as soon as the market in our industry became sufficiently stabilized, so that it was possible for us to figure the various costs in a suit of clothes before it was actually made, and consequently could figure the profit on a suit of clothes on the basis of certain labor costs, our workers voted to eliminate the profit sharing system as such and that they should have a weekly wage increase which would cover their share of the profits.

It is our belief that, if, under the present industrial system, labor were convinced that the workers were getting their just share, they would rather have it in a weekly wage than in any kind of profit-sharing distribution. At least, this has proven so in our case.

Harmony in a band requires each player to perform his part perfectly and respect the importance of every other musician. The structure collapses when discord is introduced. When discord pulls apart a brotherhood of instruments or a brotherhood of men—Hell's to pay.—*John Philip Sousa.*

The United States A Creditor Nation

By **HENRY M. ROBINSON**

President, the First National Bank of Los Angeles, Cal., and of the Los Angeles Trust and Savings Bank

THE extraordinary post war readjustment which has left America as the outstanding creditor nation has, whether we like it or not, forced us into an international relationship that did not before exist. And, again, whether we like it or not, our cherished policy of holding aloof from foreign political entanglements is changed. Economic conditions have forced us into economic entanglements and today political movements follow economic movements.

Probably the greatest difficulty against a reasonably prompt return to normal conditions, lies in the rearrangement of international accounts. The positions of the various nations at war, and those from whom they purchased war materials, have shifted more rapidly than ever before in the history of the world, and this shift has led the nations into uncharted seas, where they are faced with new problems—problems the governments and peoples have never before been called upon to solve.

We are acquiring additional gold from the less fortunate nations; we are establishing, or endeavoring to establish, protective tariffs and even embargoes against an influx of goods from the nations in our debt; and we are endeavoring to increase and maintain our exports and to move them in our own ships.

IT IS obvious that all these things cannot be continued successfully at one and the same time.

In order to maintain a reasonable prosperity we are most anxious to give employment to our people and to use all of our productive facilities. Neither of these things can be done unless we can dispose of our excess products. Is it not therefore evident that we can continue to dispose of our excess products only if and when exchange is brought more nearly to its normal condition?

The nations of the world with whom we trade can pay for what they get only by what we take from them. This, of course, is modified through exchanges by them and by us with other countries.

In so far today as our imports are less than our exports, some method for establishing a balance must be set up. Since the war, we have helped, in some degree, to make up this deficit through current

loans, and, in a limited way, through loans known as "long term loans." But this cannot continue.

The Foreign Trade Financing Corporation, with its great debenture issuing power, starts the machinery for the furnishing of debtor nations and the nationals of debtor nations with the materials and the credits which will permit them in turn to produce and manufacture those goods which they must sell in order to provide the funds necessary to pay their debts to America.

The development of this organization will to some extent alleviate the situation, but the furnishing of these credits alone is not the final solution of the problem.

MORE to our advantage than all else in the permanent investment of our monies abroad and the extension of long time credits through the Foreign Trade Financing Corporation will be the definite setting up of machinery that makes possible the readjustment of the conditions as between nations.

The peoples of Europe have immediate problems in the rehabilitation of their processes of production—but these problems will not take the years for settlement generally claimed, and before European capacity for production has returned to normal, we must have established ourselves with them as friendly creditors, or as investors in their securities, or in their physical properties.

Meanwhile we, in carrying out this duty, will create organizations and establish a personnel that will be in accord with the customs, attitudes, practices, traditions and prejudices of the nations with whom we deal, and, as a creditor nation, let us hope that this personnel will make such contacts as will beneficially aid in the more speedy modification of the present attitude towards us of the people of the countries with which we trade.

May the nations come again to understand that our attitude during the war was one of pure idealism. May they know that since the war, in recognizing the fact that our duty primarily is to ourselves, we also recognize that benefits to ourselves may, and, if properly obtained, will result in benefits to others.

(Digest of address to National Association of Credit Men.)

"That's Good Enough"

By *ORISON SWETT MARDEN*

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"I HAVE two stenographers who, in speed and industry, are about equal; but I pay one \$10 more a week than I do the other, because I can depend upon her letters being absolutely accurate. I don't have to read them and can sign them with the assurance that they are just as I dictated them," said a prominent writer recently.

"The other girl's letters," he continued, "may, or may not, be just right. I don't dare risk sending them out without reading them, because she may have quoted a price wrong or made some vital mistake; and it's worth \$10 a week in time to me to have a secretary who is accurate. That is why one girl gets a larger salary than the other."

The young woman receiving \$10 a week less than her companion is probably wondering why her salary is not increased, why she is "held down" by her superiors, while her friend is the "favored" one.

Everything you do should stand for superiority, my friend; for excellence; should be proof positive that it is not done in a slipshod, slovenly way, but just as well as you know how to do it, just as well as any human being can do it, to a complete finish.

SOMEONE says that efficiency never has to go begging for advancement; the man who masters his trade goes to the front.

I know a young man who was advanced over the heads of much older men simply because he filled minor positions with marked superiority and took infinite pains to stamp his efficiency and integrity upon everything he did. His financier employers watching him, took his measure and placed him in the highest office in their institution, a position which he has filled for years with great efficiency. He has recently been offered the presidency of a great institution in which he has had no experience whatever. He was chosen because of the marked superiority which was characteristic of his work and everything he has ever undertaken.

A young man employed in a publishing house once said that he did not try to do very good work because his employers "did not pay him much." This doing poor work because it does not pay much is just what keeps thousands and thousands

of young people from getting on in the world. Small pay is no excuse for doing half work or slovenly work. Indeed, the pay which one receives should have nothing to do with the quality of his work. That should be a matter of conscience, not of remuneration. A large part of the best work that has ever been done in the history of the world has been only half paid for.

AN EMPLOYEE has something at stake besides his salary. He has character. There is manhood involved, compared with which salary is nothing. The way one does his work enters into the very fibre of his character.

I have a friend who, when a boy, struggling to get a start in the world, was often laughed at by his fellow workers for taking so much pains with his work. They would say to him long before he had finished a piece of work, "Oh, what's the use of taking so much pains? That's good enough. Let it go and have done with it."

But it was not "good enough" for him; and just because it was not, just because he refused to allow any work to go out of his hands until he had put the hallmark of his character upon it, stamped it with excellence, he is a rich and powerful man to-day, while his companions, who were satisfied with "good enough," have never been heard from outside of the little communities where they live.

YOUR reward will be in proportion to your effort. All that is rotten and inferior in your work will be a perpetual witness against you. With a blabbing tongue it will tell the story of half-hearted or shiftless endeavor. Every botched job, every half-finished task will always be bobbing up somewhere in your after life to mortify and defeat you. On the other hand, as a successful manufacturer says, "If you make a good pin, you will earn more money than if you make a bad steam engine."

There is no secret in doing good work. Every one can be a master in his own line, if he is willing to take pains, and the results are certain. The reward of thoroughness and efficiency comes to all who persevere to the end. It comes not only in material success, but in the successful life, the realization of the victory scored, in the satisfaction of achievement.

"While man is acting on the world through work, work is perpetually reacting on man," says Edwin Markham. "A boy learning to saw a straight line is also learning to tell the truth. While discovering the beauties and equities of a symmetrical leaf, he is uncovering in his soul the principles of justice. While a stone mason is shaping a block of granite with conscientious care, he is at the same moment shaping the inward and mystic stone of character. A man who puts his soul into his work also puts his work into his soul.

"**V**ERILY, so close is work to men that we are told in sacred scripture

that 'their works do follow them,' even to eternity. Let us beware, comrades, how we do our work, for work carries fate."

The world wants no careless, indifferent, or half-hearted workers. It wants the best, and the slipshod, don't-care, happy-go-lucky young man or woman will be tolerated only until a more competent person appears.

To do your best; to put your whole heart into your work; to fill your place as it never was filled before; to make yourself abundantly worthy of better things; this is to follow the path that leads to great achievement and untold satisfaction.

"Crime Waves" and Respect for Law

WHEN violations of the law grow to such proportions that our newspapers all over the land refer to them as "crime waves" who must bear the greater responsibility for the abnormally criminal condition?

We are not referring here to the thousand and one so-called crimes of a minor sort that come with the enactment of thousands of laws against this or that line of conduct, which formerly was not at all criminal, but to those age-old crimes against person and property that have been recognized as criminal since men began making history.

Who is most responsible for the present increase in the number of murders, the number of robberies, the number of assaults, the number of embezzlements, the number of forgeries? It is our deliberate opinion that the man most responsible for any of these crimes is not the man who actually commits them, but the apparently "respectable citizen" who repeatedly violates the law, who makes a mockery of the law, and who thus sets an example in law violation which the crook or criminally inclined further down the line is not slow to follow.

The cure for the crime wave does not lie so much with the police and the courts and the jails as with those "respectable citizens" who estop themselves from denouncing detected and caught criminals

by being undetected and uncaught criminals themselves.

LAX respect for and observance of law at the top invariably means increased violation of law at the bottom. So long as the rich man in his club laughingly or boastingly violates a law of the land because he can afford to do so, the poor devil in the slums is not going to be overnice in getting what he wants. There is no essential difference between the two crimes. Both men are satisfying their desires through criminal methods, and one is no more a criminal than the other, save perhaps, a greater degree of guiltiness rests upon the "respectable citizen" because of his position and his lesser incentive to criminal practices.

Violation of law, evasion of law, disrespect for law by those who claim to be upholders of law, by those who have no physical reasons to violate the law—these are most responsible for crimes that shock us, crimes that endanger our lives and persons and subject our possessions to violent transfer.

The crime wave will not be held back permanently and successfully by force, but by example. And the example must be set by those at the top of the social structure. These are times for plain speaking, and we have spoken plainly.—*Valve World*.

¶ It is in every man to be first-class in something, if he will. Only himself can hold him back. There is no excuse for incompetence in this age of opportunity and efficiency; no excuse for being second-class when it is possible to be first-class, and when first-class is in demand everywhere.—*New Success*.

Opulence

By GRACE M. BROWN

Thou shalt relate thyself to opulence
By opening thy heart to love,
Thy mind to freedom
And thy body to nature.

OPULENCE.
Fullness of life in all its goodness and Godness.

Because God is all good and good is all complete.

Opulence is a force which already exists; it belongs to whoever relates himself to it by recognizing it.

Opulence is the divine quality of abundance on all planes and one which every human being will manifest when he realizes his relation to life.

When we fail to relate ourselves to any of nature's finer forces, a lack is produced on the plane of our failure, possibly in our bodies and quite possibly in our bank account.

When the lack is in our bodies we call it sickness and when it is in the bank account we call it poverty, although any sort of lack is poverty.

A lack of anything on any plane is contrary to the law of our being and consequently entirely unnecessary; if we find ourselves in such a place of barrenness, there is always a method for our extraction because we have no right to be there. Our very flesh atoms rejoice and become rejuvenated in the cheer of fullness, which is quite sufficient proof that it is not only lawful but imperative for human creatures to abide in the midst of plenty.

IT seems sometimes that we are always seeking for the thing which is too near us to be recognized—and so we ignore it like the fishes of the sea who are splashing in discontent because they cannot find the water and the flying birds who are longing for the air—seeking for truth, seeking for love, seeking for joy and happiness, all so abundant, and then putting up some sort of an obstacle to keep the very things which we think we desire from enfolding us.

The realization into which the race is entering to-day is, that people have the power to attract any quality of expression which they can create in their thought; and that they have the divine right to possess all the attributes of God which are opulent and free, and that they have the power to formulate and demand and manifest whatever they truly desire.

Each individual is measured by his own mind. He measures himself.

No man is greater than another, nor has he greater innate powers of attraction. If one man seems so much stronger than another—if he represents unusual evidence of opulence and power, you will find on investigation that he himself is responsible, he has measured himself intelligently, he has perceived the abundance which he claimed and has attracted it and assimilated it according to his measurement of himself.

WE must become opulent of mind and heart, if we would attract opulence of material abundance and earth treasure.

Because riches on any plane give us added strength and power on all planes.

We would find it difficult, if not impossible, to develop our lives on one plane alone. We need the accompaniment of opulence on every other plane; we want to so measure ourselves in our expression of life that we know God through the riches of His love and the completeness of His wisdom and through the abundance of His material expression, because we cannot separate God's opulence any more than we can separate His truth.

Riches are glorified when they are recognized and balanced in the truth of their relation to life, but they are degraded when they are used exclusively for selfish personality. Riches belong to the world and they belong to the race and if men would only know themselves as they are and realize the great richness of their own nature and their own power, there would be no such thing as poverty in all the world.

This poverty of health and dollars is caused by poverty of thought. How can you and I expect healthy flesh when we are utterly unappreciative of the rights of our own bodies and abuse every organ of them every day of our lives by ignoring their powers and demands?

We must think opulence of health and wealth and love. We must strengthen our bodies and make them attractive in every way, cultivate their strength and magnetism that they may have the power to actually construct and reconstruct them-

selves, which they will do when we cease to condemn and criticize and repress them in our thought.

THE reason that the race has attracted such poverty of flesh and poverty of purse is because it is not willing to recognize and utilize the real power of itself. It has disconnected itself from opulence by thinking poverty and that thought has rendered it incompetent and weakened its power on every plane.

It is useless to approach any accomplishment with fear and doubt; if we have that quality of thought we had better let the work rest until we have trained our minds to think opulently.

And we can bring ourselves into the current of strength and opulence by thinking strength and opulence, by realizing our relation to power and opulence and knowing that therein we are one with God in His great goodness.

Riches and power go hand in hand. One always attracts the other and they are a unity of force in all attainment.

Because in wise and loving co-operation they are the great levers of universal activity and cosmic evolution.

The Whippoorwill

By MAURICE MORRIS

I heard the whippoorwill at dusk,
When all the branching ghosts were still
And little breaths like myrrh or musk
Rose from the stream beneath the hill.

A whistle like a phantom flute,
A piping delicately sweet,
To summon Nature's forces mute
From their sun-beaten, shut retreat.

It seemed as tho' a whisper ran,
A something almost less than sound,
As gathering of a secret clan
That passeth the watchword round and round.

And then the armies of the night
Invaded all the fields and lanes,
Without a sign to mark their flight,
Save where the scout moths wheeled their planes.

— *New York Herald.*

Be careful, be cautious of your thoughts
—they rule you and the people you come
in contact with.—*The Spartan.*

Try This Just for Today

START out in the morning with the determination to see how much goodwill, joy, encouragement, and uplift you can give out during the day.

When you sit down to your breakfast, give a smile, a pleasant look, a pleasant word to your family, to the servant. Do the same when you buy your morning paper. Be kind to the elevator boy, to the ticket agent, to the train conductor, to the waiters where you get your luncheon, to the employees where you work. Be kind to everybody you meet. Look so pleasant and greet them so cordially that they will think you have just heard some good news, or that some good fortune has come to you.

Try this for one day and see what satisfaction it will give you. Keep trying it seven days in the week and, after a while, you will form the habit. It will change your whole nature; for it is giving the best of ourselves to others that brings us corresponding results. It will make you a magnet to draw people to you.

WE get by giving. Selfish, unsympathetic, cold-blooded people, who think chiefly of themselves and their own advantage, are never magnetic. They can't radiate a pleasing personality because they never give out anything. It is the kindly heart that feels for all that is magnetic.

The man who loves only his intimate friends, who hasn't love for humanity at large, is not much of a man. It is easy to love one's friends. The narrowest and most bigoted do that. But to follow the wonderful example Christ set us is another matter. He loved everybody, especially the weak, the poor, the down-trodden, the broken in health, the leper, the maniac, the deaf, the blind, the lame, the outcast, the criminal. No matter how fallen or how despised a human being might be, Christ loved him just the same—because he saw the God in him.

If you try to see the God in every man as He did, to see a brother in the man who blacks your shoes or cleans the street—in every one, no matter how humble his condition, you cannot help being kind to everybody you meet.

Try this just for today.—*Marden.*

A Million Dollar Memory

By DUDLEY BRIGHT ASHFORD

(Copyright, 1921, By Dudley B. Ashford)

WHAT shall it profit a man if he gain the whole world and lose his memory? You only have to ask the question in order to realize that your memory is worth far more than a million dollars to you, and is of tremendous importance in the life of man.

Memory is the basis of personality. But for memory, I should never know that 'I' am 'I'. I should be a different person each succeeding day. I should be a perpetual infant unable to grow up.

Did you ever meet a person who had lost their memory? It is just as though they had lived two lives. I ran across a man in Central Australia with a strange name. In fact, it was such an unusual name that I wanted to know where he got it from, and this was the story he told me.

Some years before he had been prospecting for gold away up in the north of Western Australia. He got lost in the desert and when he was found by another prospecting party three days later, he was a raving lunatic, driven mad by thirst. They took him back to the nearest township and nursed him back to sanity, but he never regained his memory. He didn't know a thing about his past; didn't know whether he had ever been married or not; didn't even know his name. And so because the people didn't know what to call him they called him "Northeast," because they had found him away up in the northeast of Western Australia. His loss of memory wiped out the past completely and he had to begin all over again.

NOW memory is also the ground of all progress.

The boy at school cannot take on the work of the fourth grade until he has first of all done the work of grades one, two and three. Every great thinker is indebted to past thinkers. Every great poet is inspired by the songs of other seers. And every century of advancement is built up upon the progress and achievements of the centuries that have gone before it.

And then too, memory is the foundation of the moral life. But for memory we should never know of the great laws of cause and effect, and sowing and reaping. We should have no sense of justice, and no

knowledge of good or evil. Without memory, conscience would be impossible and we could have no regrets for wrong-doing. You can see then the supreme place that memory has in the make-up of personality.

When the old Greek Simonides offered to teach Themistocles the art of remembering, the latter cynically replied, "Teach me rather the art of forgetting."

Many a man would gladly give a million dollars in order to lose his memory of certain painful and unworthy episodes in his life. Things have been done in the years of inexperience or in moments of passion that we would gladly recall. But what we have written, we have written in indelible ink.

AND yet there is an art even in forgetting.

By conscious effort you can destroy the associations which recall the painful thought, and replace it by a pleasant one. Or better still, just before going to sleep at night, when relaxed and passive and in the silence, you can give a command to your subconscious mind that such and such a thing shall cease to be, that you are no longer interested in it and that henceforth it is not to worry you with its presence. I have known this to help many people troubled with unpleasant memories.

But memory should be an eternal spring of joy and happiness, for memory is a storehouse holding treasures for tomorrow's emergencies. It is a parchment on which we write our life's history. It is a picture gallery in which we hang our choicest pictures. Memory is the great miracle worker, whereby the past is made to live in the present and eternity brought to the service of time.

I can sit in my study chair and in a few moments I am back in my boyhood's days, living in a thatched cottage in a little English village. Then the scene changes and I am rising early and working late in order to gain wisdom at a university.

Then my mind takes me to Norway and I find myself traveling throughout the length and breadth of the Land of the Midnight Sun, seeking to arouse public opinion on behalf of enslaved Congo.

Next I am living amongst the Maoris and pioneers of New Zealand or traveling around the great sheep-stations of Central Australia.

In rapid succession I pass to South Africa, then to India and Ceylon and Egypt, and thence to the fields of France and Flanders. And all this in less time than it takes me to write it down on paper.

MUCH of life's pleasure is made up of the pleasures of the past; memories of the great and good men and women you have met, the beautiful scenes you have visited, the great books you have read, the master musicians you have heard. Then, too, there are the memories of life's supreme moments—like that of falling in love, or the arrival of the first baby. These are the things that we never forget.

As you go through life, store up the things that are worth remembering. Never let a day slip by without memorizing some little gem of poetry or gazing upon some beautiful picture or listening to some master melody. Take the advice of the old Sanscrit poet who said:

"Look well to this day, for it is life; the very life of life. In its brief space lie all the varieties and realities of your existence; the bliss of growth, the glory of action, the splendour of beauty.

"For yesterday is but a dream, and tomorrow is only a vision. But today well-lived, makes every yesterday a dream of happiness and every tomorrow a vision of hope. Look well therefore to this day. This is the salutation of the dawn."

WHAT is memory? Broadly speaking it may be defined as the power to retain and recall former experiences. It is the reception, retention and reproduction of sensations and ideas. And please note that these three phases are all interlocked. The intensity of the reception, determines the permanence of the retention and the power of reproduction.

Of course, there are different types of memory. Some people remember best what they see; others what they hear; and a few have a specially strong memory for odors or sensations of touch. It is a very good plan when trying to memorize anything, to bring into play as many of the senses as possible. Thus in memorizing a poem, we can visualize it, we can hear it by speaking it aloud, we can write it, and we can even teach the muscles of the

face and mouth to go through the sequence of movements necessary to say it, so that you only have to start the muscular machinery going and you can go through with it while thinking of other things.

THERE are many cases of very remarkable memory on record. Dore, the French artist, after taking a walk through the parks of Paris, could return to his studio and draw on the canvas an exact likeness of the trees and shrubs that he had seen. Mozart the musician, could, when a boy of twelve, listen to a complex piece of music, and then sit down and write it out from memory. Seneca, the old Roman philosopher, it is said, could read over a hundred verses of poetry in the morning and repeat them all, word for word, in the afternoon.

But a good memory is not necessarily the sign of genius. Blind Alec of Stirling, in Scotland, memorized the Bible from cover to cover, and yet when a committee of Scottish divines waited on him to see if this were really so, they found that although sure enough he could give them chapter and verse for anything they cared to ask him, he was unable to answer simple questions as to the teaching of the scriptures.

I remember when I was attending the university in London, we had a man at our college who had a marvelous memory. He could memorize whole text-books without any seeming difficulty. In order to be able to translate his Greek into English he used to memorize the whole English translation of say Plato's "Apology." But unfortunately, his knowledge of Greek was not sufficient to enable him to know when to stop and he frequently wrote down more English than there was Greek to translate. After all memory can only furnish the materials which genius weaves into masterpieces.

I WANT you to grasp this astounding fact: *we forget nothing.*

All life's experiences, every sensation and idea that has ever come to you, is stored away in the subconscious mind, only needing the right prompter in order to bring it back to memory again.

When I returned to England, after ten years of globe-trotting, one of the first things I did was to look up the school that I used to attend as a boy. Sure enough the school was still there and the teacher who used to try and instill knowledge

into my head was now the Head-master.

He was delighted to see me and of course we talked of old times. It was twenty years since I was at that school and I had the greatest difficulty in remembering more than about three boys who were there in my time. Then we hit on a bright idea. From a cupboard the Head-master took down a dusty old register dated the year I was at the school. He turned to the pages on which were a list of the fifty or sixty boys who were in the same class as myself, and as we went down the list and repeated each name, the face of each boy flashed before my mind as clearly as though I had been looking at a lot of photographs.

THERE is a wonderful story told of Helen Keller. Up to the age of eighteen months she was a normal child. Then she had a severe illness as the result of which she became blind and deaf, and because she could not hear or see other people speak she did not learn to speak until many years later, when she learned after many laborious efforts through the sense of touch.

Now Helen Keller was fortunate in having for her teacher a very remarkable woman, Miss Annie Sullivan, who devoted her life to the training of this poor, maimed life. Helen Keller learned many wonderful things which ordinary people with five senses never learn. She learned to be able to distinguish the color of flowers through the sense of touch. She even learned to hear through her fingers. She can place her fingers on the back of a piano and tell what tune is being played.

When she was about sixteen years old, a friend was playing the piano to her. Suddenly she became very excited. "Play that piece again, I have heard it before" she exclaimed. She was told that she could not have heard it before as that was the first time the friend had played it for her. She insisted on hearing the piece again and to the surprise of her friend was able to tell the name of the piece and several phrases of the words. No explanation as to how she could possibly know the song was forthcoming until the friend appealed to Helen's mother and then learned that the song was one that Helen's father used to sing to her as he carried her around on his shoulder as a baby in their old Alabama home. Helen Keller hadn't heard that song from the time she was eighteen months old to the time she was sixteen years old, and yet when she heard the music through her

finger-tips, all the words came back to memory again.

THE tremendous fact is, *we forget nothing.*

The past may be buried deep beneath the years, but it is still there, only needing the right prompter in order to bring it all back to the mind again.

Some years ago I lived among the Maoris in the King Country of the North Island of New Zealand. They used to bury their dead on an old sandy peninsula, which jutted out into the sea. The bodies were placed beneath a few inches of sand, and the prevailing westerly wind piled up the sand upon them, deeper and deeper, every year. But every now and then a great easterly gale would spring up and blow for three days at a time, and lay bare hundreds of skeletons and the jewels that were buried with them.

So it is with our memories. All the past is buried there, *skeletons as well as jewels.*

Sometimes we imagine that we have got rid of an unworthy past by burying it in the oblivion of what we call forgetfulness. We think that just because it is no longer before the conscious mind that therefore it has ceased to be.

Believe it not. Our past misdeeds may be buried in the depths of our subliminal mind, but it only needs a photograph, a signature, or perhaps the snatch of a song, to bring it all back again.

WE FORGET nothing. Therein lies both a warning and a comfort. Beware what experiences you allow to enter your life. Make every thought pass the bar of judgment and reason. Store up in your memory only those things which are beautiful, and noble and true. Then in old age, which is the period of reminiscence you will have a secret spring of joy and happiness.

But I have not yet explained what I mean by a Million Dollar Memory. By a Million Dollar Memory I mean one which you can "cash in" on for a million dollars, or one that will produce works of genius whose worth is priceless.

As I have said, we forget nothing. All the experiences of the past are stored away there in your subconscious mind. The mind may be likened to a coral island. On the surface you see only the islet, with its palm trees and beautiful lake that reflects the sky and landscape. But that little islet is supported by a veritable mountain that reaches away down to the bed

of the ocean and that has been built up by the death of billions upon billions of little marine organisms. And the relation between the conscious mind and the subconscious is like that between the part of the coral island that shows above the water, and the vast substructure that supports it.

OF COURSE, the value of a memory is dependent upon the treasures it contains, but as I have already pointed out, there are plenty of people with wonderful memories, who are unable to make any valuable use of them.

The genius is the man or woman who is able to make use of their subconscious treasures. The genius is the person who not only has all the facts which he has gathered during life's experience at his finger tips, but is also able to see new and original relationships between those facts. The musical genius first fills his soul with the music of the great masters, and then is able, out of this material, to give to the world new melodies. The genius in art first fills his mind with the works of the master-painters, and gives to the world new and original pictures. The genius in literature studies the models of the classics, and then is able to write classics himself.

AND note this important fact: every new idea added to the store of memory, makes possible an infinite number of new thoughts, for every thought has its

relationship to every other thought. The possibility of new and original thoughts increases by a sort of geometrical progression. There can only be one relationship between two things, namely, the relationship of 1 as to 2. But between five things there is a far greater possibility. Thus you have the following possibilities: 1 is to 2. 1 is to 3. 1 is to 4. 1 is to 5. 2 is to 3. 2 is to 4. 2 is to 5. 3 is to 4. 3 is to 5 and 4 is to 5. If you try to work out the number of relationships possible between 100 ideas, you will soon realize how infinite are the possibilities of a well-stored mind.

Remember, the subconscious mind is not merely a vast warehouse, wherein are stored all the experiences of the past. It is also a workshop, where all the varied material is continually manufactured into new thoughts, new impulses, and new emotions

Memory and imagination are thus closely related and cannot well be treated separately. Memory provides the materials out of which Imagination weaves her works of genius. The Million Dollar Memory is the memory capable of yielding up its hidden treasures whenever they are needed. Such a memory is invaluable and is, in fact, the basis and secret of real success.

In the next issue of the Business Philosopher I shall hope to show you just how such a memory can be acquired.

Justice.

THE Institutes of Justinian, which have shaped the law of Europe for nearly fifteen hundred years, open in sonorous Latin with the sentence which rendered into our tongue reads, "Justice is the constant and perpetual wish to render every one his due."

Justice, then, is a habit of will; a habit of will not on the part of an individual sovereign, or of a high officer sitting in state, but a habit of will on the part of every individual who claims and receives the rights and privileges of a citizen.

The will to render every one his due means that the rich, the powerful, and the successful are to have their due accorded to them without grudging and without envy, just as the poor, the unimportant, and the struggling are to have their due in fullest measure without oppression or exploitation.

It is easy to be just when it costs nothing. The test of one's essential justice of mind and will comes when personal interest, personal prejudice or personal passion stands in the way of its exercise.

The perpetuation of democracy depends upon the existence in the people of that habit of will which is justice. Liberty under law is the process for attaining justice which has thus far been most successful among civilized men.

The call to citizenship is a call to the exercise of liberty under law; a call to the limitation of liberty by law; and a call to the pursuit of justice, not only for one's self, but for others.—*Nicholas Murray Butler.*



COZY CHATS

By GRACE M. BROWN



TODAY I met a young woman who has recently assumed life's greater responsibilities and who taught me a valuable little lesson which is really too good to keep all to myself.

She said that one morning a few weeks ago she woke up with a definite dread of the day before her; it seemed hard and confused and altogether unbearable and she felt positively abused as the burden of it swept over her.

Now this young woman is employed by a great business corporation and has trained herself for and selected just the place in the work which she occupies. So while she was thinking in this negative manner, suddenly a newer idea came to her mind and a certain consciousness of her own power enfolded her and she said to herself: "This day is mine, there is no other day but the day of my own choosing—this very day is mine own."

So with the greater realization of her own freedom and her own value, she went out into her own day and knew that she was living it as she willed, although she was apparently under the direction of other people.

Truly we are the creatures of our own creation because we have everything in our own minds and in our own selves. We are the centers of our own activity because each man is the perfect model of the universe and as much of time and space as his present capacity permits him to use, is his very own.

It is a very old platitude and a very common one that life is what we make it, but it is such a veritable fact that it will bear repeating because even when our experiences seem most bitter, when their burden seems overpowering, they can only touch us as we permit them to enter our lives and our day.

WE live so entirely as we think, we are so absolutely what our thought force creates, we follow so completely the dictates of our own minds, that it is well to know that as we can be masters of our minds, we have therein the power to control our conditions and our circumstances.

The more constructive men are in their thought and in their word and in their action, the more accurately do the con-

structive forces of the universe reach them and success and health and all the good things of their seeking fill their days with joy and gladness.

And so when my friend found her day and decided to live in it she related herself to those things which were her very own.

For verily my day is the day of my own creation and although the earth and the sea and the sky shall pass away, my day cannot pass because it is my own and so long as I am true to life and to myself, I shall be one with the all life and what matters it to me where in this great universe I make my home so that life and love and I are one?

■ ■ ■

HAVE an aim.
And aim high.

Live for something definite.

And then keep moving toward your own defined ideal.

Never mind what folks say. People whose opinions are worth while have no time to criticize each other and you and I, with our beautiful rushing work, have less time to lose in considering their scattering opinions.

Just think what a world it would be if everybody was aiming to help everybody else in some way. How long could sickness and poverty last? Not over night, for with the unselfish motive power such things as disease and poverty and death would soon be obsolete.

Nothing can possibly exist unless it has an accordant atmosphere. When men insist upon selfish action and false motives and scattering thought forces, they create an atmosphere which is most nourishing to disease of all kinds.

It does not sound pretty and we do not like, as a rule, to be made aware that we alone are responsible for our ills. But it is true just the same, and when we clear our atmospheres of their murkiness, we shall be glad to realize that we are responsible for our own conditions, because we will master them and bring them into harmony at once.

Life is a beautiful thing when you look at it squarely in the truth spirit. But while men may deceive themselves, they cannot deceive the life current and if they are not true to themselves, it means they

I suffer from disease of some kind—maybe of the body and maybe of the pocket book.

I know a man who imagines he is very sick and that he is about the most abused person in the world. I advised him to consult a healer, hoping he might find rest of body and peace of mind through this help.

“DO you love anybody except yourself?” asked the healer.

No, the unhappy man did not consider people worth loving.

“Very well, then,” said the healer, “Go and buy a dog and love the dog long enough to forget yourself and then you will be healed; you are atrophied by your mortal selfishness.”

The form of selfishness which lives in contemplation of a man's own small world is an introversion of mind and leads to disease, because its force is narrowed to such a small focus that it cannot touch the life current with balanced force action and disintegration always results from lack of polarity.

The more unselfish a man is, the broader is his grasp of the universal life current and the freer his expression of life.

Don't be afraid to think big—and the action will soon follow the thought.

Never mind if you do make mistakes. No person ever mounted very high who had not passed through some and probably very many failures. They are merely the incentive for greater effort and finer action, and it all leads to broader expansion and more life and still more abundant life.

■ ■ ■

The greatest thing in earth's fair realm
Is man.

The dearest thing which man can know
Is love.

The purest form love takes in wordly art
Is charity.

And charity must satisfy the soul
By work,

For work is man's great privilege
In life:

Thus life in love, and love in work combine
To make men great.

All thoughts which suggest weakness, failure, unhappiness, poverty, crime, hatred, envy, greed, malice—the whole miserable brood of pessimists—are destructive, negative, tearing-down thoughts. They are our enemies. Brand them whenever they try to gain an entrance to your mind. Avoid them as you would thieves. They are thieves—thieves of our comfort, thieves of harmony, of power, of happiness, of efficiency, of success.—Clipped.

The Power of Silence

BEFORE you can develop your strong self, the great self within you, the master-self, you must, first of all, learn to be silent about the defects and shortcomings of that little limited self which you are trying to rise above and grow out of. You must be silent about those limitations which you want to leave behind you forever; the limitations of character, of fear, and of failure; the limitations of ailing, complaining sickness; of morbid introspection, and of weak-willed hesitation. The more you think about these things, the more they become a part of you. The more you talk about them to others, the more you will be associated with those failings, in the other person's thought of you.

Do not talk about your fears, your weaknesses, your limitations or your faults. You will only fix them more firmly upon yourself by concentrating upon them in that way.

HAVING once made up your mind to get rid of any weakness of character, you must concentrate upon its strong opposite quality, instead of concentrating your thought upon the weakness. Turn your thoughts away from limitations, and concentrate your mind upon the thought of attainment.

Keep silent about your faults, your fears, your weaknesses, and your ailments; and keep silent about the limitations of other people. When you speak, speak only, as far as possible, about the strong things. Speak of success, of health, of happiness, of self-confidence, of optimism, of attainment, and of things worth while.

You will soon make a habit of this kind of thinking, but if you will only try it for one short month, you will begin to catch a glimpse of the greater self, that master mind within you, which will be born from out the Spirit of Silence, and which you have not been able to concentrate upon before, because your mind has been too occupied with other things to notice it.

—Chas. A. Wase, M. A., Ph. D.

A Bill of Rights for Toilers

By ROBERT S. KEEBLER

(Last Article in the series on the Fundamental Rights of Labor as viewed from the Labor Standpoint.)

THE FOURTH right of our toilers is the right to the establishment by government of minimum living standards for human beings.

If all employers were actuated by enlightened self-interest, the interference of government would not be necessary. But unfortunately some employers are inhuman and are blinded by greed of the greatest immediate return.

Just as our government seeks to encourage the eradication of the boll weevil and cholera and cattle tick, for an infinitely greater reason it should seek to eradicate tuberculosis, occupational diseases, child labor, malnutrition, undernourishment, underpay, and unsafe and unsanitary working and living conditions. It is but answering the age-old call to be our brother's keeper.

For centuries the law has recognized the right to impose minimum interest rates, to protect distressed persons from the over-weening avarice of the money lender. So likewise should the worker be protected.

We have taken steps in this direction, most of which are due to the steady insistence and gallant service of organized labor, which here indeed has done nothing more than a wise policy of self-interest dictates.

MANY of the states have child labor laws, including our own State of Tennessee. The Federal Congress has passed two such acts, one (Act of 1916) under its power to regulate interstate commerce, and the second (Act of 1918) under its revenue powers. The Supreme Court has declared the former unconstitutional as being an indirect invasion of the rights of the States; but sound logic, precedent and history are on the side of the four dissenting justices, with all deference to the right of five Supreme Judges to declare what is the law.

I shall not enter here into a discussion of whether this protective legislation should proceed from Congress or the States. I have no desire to invade the exclusive domain of the States nor to unduly centralize or bureaucratize our Government. But what I do insist upon is that each branch of our Government, within its

constitutional limitations of power, shall establish minimum living standards for human beings. This means that a minimum wage scale shall be fixed. Several states already have minimum wage laws for women and children workers; but Kansas alone has undertaken thus far to establish (and only within the industries affected by her industrial court) a minimum wage scale for men. Of course, some of our learned lawyers, looking backward, will say that such a thing never was before, and therefore is unconstitutional. But the progress of the times is against them and in the end will prevail.

MINIMUM living standards mean: (1) minimum wages for all workers; (2) minimum safety and sanitary conditions for workers; (3) maximum hours of labor; (4) minimum housing standards; (5) minimum educational and occupational training; (6) abolition of child labor, in which one-fifth of all American children between the ages of ten and fifteen years are now engaged.

It may be objected that some workers will fall below the minimum standard of efficiency required and will be industrial outcasts. Even so, but are there no industrial outcasts now? The per capita wealth of the nation increased from \$1,165.00 in 1900 to \$4,700.00 in 1920. With \$500,000,000,000.00 worth of wealth in our nation, and with a just and proper distribution, I have no fear for our toilers. It may be that some of the leisure class, who have never turned their hand to productive labor, would feel the pangs of hunger; but the sensation would do them good.

I realize that the imposition of a thorough-going and decent standard of living would probably require our governments to employ our surplus labor during seasons of depression. Public activities, such as road building, land clearing, house building, and works of like character, would feel the direct stimulus of the government in times like these. If the Pharaohs of Egypt could employ their idle labor to build those great monuments which have come down to us through thirty centuries, surely we can afford to employ our idle labor in moulding the

bricks and hewing the stone and mixing the mortar for model homes to be used and enjoyed by our workers. I see no reason why in time to come the building of roads should be a more vital public interest than the building of homes. If such a development shall ensue, it will be only one further example of capital abdicating an ancient privilege.

I COME now to the fifth and last article in labor's new bill of rights, and that is the right to universal education for service.

As platitudinous as such a right may sound, there are those who deny it. Among the employer group there are those who hold to the slave-owner's theory of labor—that some men are intended to be working animals of a little higher order than the ox or mule, and that to attempt to educate them is to defy nature and set at naught God's purpose. This I deny. I deny that to know the composition of the soil, the manner of rotating crop and breeding animals, the best methods of cultivating and handling and marketing crops, even a hearty appreciation of the beauties and wonders of God's rural landscapes, renders one the less fit to be a happy and successful farmer. If ignorance makes for success or contentment in any form of useful labor, however, humble or great, I have not yet discovered it.

There are those also within the ranks of labor who would deny themselves this right, holding to the theory that work is menial and degrading, and that the grand prize in life is to gain surcease from toil. Those who clamor for the "less work and more pay" program are of this class. They can have no just grievance against the idle rich, for the latter have merely arrived at a station of which the former are envious. It is this class of our workers who ape the extravagances of the rich, making a false show before the world, and manifesting their unworthiness of wealth by their wasteful extravagance and thriftlessness. These are they who hold to the idler's philosophy of life—that the world owes every man a living.

WITH these two classes, those who hold to the slave-owner's and those who hold to the idler's philosophy of life, I have nothing in common. I hold that every youth is entitled to an education from the state which will bring him to the full realization and possession of his powers. What the laborers of America need is education and yet more education. There

are those who clamor that labor should own all the tools of production, that this is the open road to the millennium. Such is the Bolshevik theory. But ownership is responsibility, and no man should own until he is intelligent enough to assume the responsibility which ownership entails. When a man becomes intelligent, ownership naturally follows by that only method by which the objects of ownership can come into being by intelligent labor.

THERE is only one way in which the laboring classes can ever be elevated, and that is by an elevation of their minds and hearts. Every normal youth in America should receive a compulsory education through the high school grades. It is not an impossible ideal for our generation. With the general scholastic training his body should be trained as nearly as may be to physical perfection. Every boy should be taught the science of agriculture or a trade, and every girl should be taught domestic science. I believe, like Benjamin Franklin, that every boy should go out into life with at least the elementary knowledge and skill of some trade or craft.

Our colleges should make further and further advances toward opening their doors to every ambitious boy or girl, regardless of his wealth. No boy or girl in our day should go through life with stunted powers merely because their father was so improvident or unfortunate as to accumulate no educational fund for their advancement. Society has too great an interest at stake to leave their training at the mercy of their parents. The time should come in the future of our nation when it should be the normal step in the life of every boy and girl to go through college.

IF THAT time does come, as I pray that it may, I have no fear for the workers of America. I have no fear that our youth will be educated to a disdain of toil; that they will graduate beyond the appreciation or necessity of labor. I have no fear that any work will languish which is necessary for the happiness and comfort of our race. That some of our present activities will languish, I doubt not. My lady's finger nails will be manicured by my lady herself, and a great many of those useless, menial tasks which wealth now exacts of labor will cease. But those great essential tasks, whether elemental or refined to the utmost degree, will go on in accelerated

(Continued on page 40.)

Why the Intellect?

By EUGENE DEL MAR

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IT WOULD hardly occur to the average person to question the value of the intellect, or that it answers an essential and useful purpose. But some of our Higher Thought exponents, noting the many errors and mistakes to which the intellect is liable, have voiced a doubt as to its essential value and purpose. Their idea seems to be to penetrate deeper than intellect and ignore it in favor of spiritual realization. Hence the question: Why the intellect?

Fundamentally, it seems evident that this is a Universe of necessity; that nothing happens by chance or accident; and that there is an essential purpose in all faculties and functions. When one of these tends to become useless it at once commences to decay, and when it has become absolutely useless it disappears. Faculties and functions originate for use, and disappear when they become useless; intellect has originated and persists, hence it must have some present use. What is its purpose, and may it be dispensed with?

Life is essentially One. Man is essentially One; but he expresses in three aspects of soul, mind and body. The harmonious man is he who lives the three aspects of his life in mutual agreement, and this can be only when the soul dominates the mind, which in turn controls his body. The control must be from the higher or more fundamental aspects. Spiritual Life, the Life of Harmony, the One Life, may be depicted as follows:



HERE the current of life flows without interruption or opposition from the spiritual into the mental and thence into the physical, the positive pole of each higher plane contacting the negative pole of the next lower.

When the Soul flung itself into the material realm, it made the physical body the foundation of its evolutionary or manifested life; governed by sensory suggestions or incitements. At first the reactions to these were almost if not wholly physical reflexes; but in time mentality

functioned more and more until, with increasing complexity of life forms, what is known as intellect was developed. Over vast periods of time intellect has received practically all of its suggestions, information, guidance and knowledge from the sensory side of life; and it has believed in and accepted as facts only those experiences that could be weighed and tested in the laboratory of the senses.

The "Children of The Light" had lost their spiritual guidance, and the intellect or recognized guide of human life, had come to accept its conclusions wholly from sense impressions. The higher planes of life were governed by the lower, and the mental life was subordinated to the physical. In general this is the present condition of human life, which may be represented somewhat aptly as follows:



HERE the mental is receiving its impulses to thought and action from sense impressions and suggestions, while it points its positive pole toward the similar pole of the spiritual aspect of life; refusing to accept spiritual suggestions, and seeking to bring the higher aspects of life to its own lower level. Not only this; but the mind is both conscious and subconscious, and includes both intellect or reason and emotion or feeling, and the suggestions of the physical affect the feelings before they reach the intellect; so that the guides to intellect are not only sense impressions, but emotions that have been influenced by these, represented as follows:



EACH atom or aggregation of atoms, and each life or aspect of life, has both its positive and negative poles; the positive representing the outflowing or giving out activities, and the negative representing the inflowing or receptive. The similar poles of two entities cannot come to-

(Continued on page 50.)

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By AGNES MAE GLASGOW

*"I have been young and now I am old;
yet I have not seen the righteous forsaken nor
his young begging bread."*

WHEN Mr. W—— of a trans-Atlantic steamship company, wrote that he had something of great importance to tell me, I said to myself, "Now I will have a good story of success to tell the readers of the Business Philosopher about. You see that I knew Mr. W—— and he knew me and my habit of gathering up all the facts I could about men and women who worked their way up out of failure into success, by the understanding use of their thought forces operating upon so-called matter, for you must know that I have learned long ago that after all is said about the matter, *Material Things Are Just So Much Spiritual Substance Made Manifest.*

Get that! I have written it in big capitals so that it may stand out as the most prominent thought in this article. *Matter is spirit made manifest. Tangible, eatable, touchable, aye salable.*

Listen, men and women, you who think you have been working hard all your lives and as yet have been unable to secure and hold enough tangible, negotiable material to enable you to live comfortably. Matter is nothing more, nothing less, than spirit made manifest, expressing itself in all that you can wish for or desire. If God is all, this must be true, for God is spirit infinite and unformed—what we call "formless spirit"—but is both wisdom and energy, and substance. The ever-present, all-prevailing, permeating, universal substance. He is all. Then, of course, matter is just *him making all that he is, all that he has and all that he can do, materially and tangibly, usably manifest.*

Now, let us get back to the story Mr. W—— had to tell me, and prove that the quotation at the beginning of this article

is true, every word of it, when you have learned to know and work from the knowledge that matter and spirit are one.

It was late one stormy afternoon when at last Mr. W—— reached my little cozy apartment, and after asking permission to smoke, began telling me of one of the best little Success Journeys I ever heard. You know that an old seaman is not happy without his pipe, so, of course, I gave him permission to light up, for I wanted that story and was willing to endure the "old briar," to get it. Indeed, before my visitor had said many words I had completely forgotten the pipe for—but here is the story.

MR. GLASGOW, it's five years since I sat in this chair and heard you tell me about how men and women you knew had made good under difficulties. But today I've got something to tell you and if it don't beat anything you ever heard about how a man may grab a real success right out of the clutches of failure, it most certainly will equal anything you ever heard of. Why, I used to scoff at the idea of Jesus taking a few little fish and fewer loaves of bread and feeding a whole multitude, then taking more baskets full of the left over food than he had to begin with. But, lawsy, I don't scoff any more. No, siree, my hat's off at the mention of that name from now on. Yes, sir, and that's just because I've proved that He wasn't only a Christian and a mighty good one, but that he was a scientific business man every day in the week. A real up-to-date business man—square and all that—but equal to any financier on Wall Street or anywhere else. You see, He knew the very beginning of the 'law of attraction' and its relation to supply and demand.

"Get me? Don't you remember how he made the disciples seat that multitude in companies of twenty and 100? Law, what a head He had. You see He was syste-

matic about everything He did and He wanted that multitude to be seated so that at a glance he could number them, and so expedite the service."

"But, my story is another thing, only every time I think of it—somehow, it seems to make me better acquainted with the Master Mind of the Great Nazarine. and I just love to feel sort of in his class. Huh? Don't think that sort of egotistical of me, do you?"

WELL, of course, I knew you wouldn't, for you stick to His own teaching that we are to do the things he did and greater. The reason most people do not believe and do these things is because they just don't know how. I don't believe that there is a man or woman in the world today who would not do their best to equal the Nazarine in his work if they but understood and not understanding somehow they've got it into their heads that it's sort of sacrilegious to attempt to do these things. They forget that this was one of His commandments. They think of spirit as some sort of an intangible nothing. A condition, and not a reality—and right there they are right, and yet all wrong, because of their wrong valuation of 'condition.' If they would just use the word substance for spirit and then think of Spirit as one condition of substance, and matter as another condition of the same substance, they would be a long way on the road to understanding how Jesus fed that five thousand men and women and children out of a few small loaves and fish.

"But did he? Not on your life. Am I right? Of course, I knew you would say yes and I can see that you are beginning to guess what is coming. Yes, sir, begging your pardon, Mrs. Glasgow. You see, I'm more used to talking to men, but it was because I got hold of that very fact that Jesus had far more than a few loaves and fish to feed that five thousand with. He had all the substance in the universe to draw upon and those little fish and loaves were just the nucleus, as you might say, the few seed he planted, from which was to grow spontaneously all that He could require and have lots left over. So you see that when He 'Looked up to heaven and thanked his father that He had already delivered unto him all things for which He had asked' He saw and knew that the first condition of that substance—the spiritual side—was right there waiting the drawing power of the multitude's need, to bring it out in to the second

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The average man knows all about his business, but very little about his own body. He sleeps in an unventilated room, gets up fatigued, eats breakfast of cereals, meat, coffee, attends to his business in a dingy room and hurries to a lunch counter to gulp down more starchy foods, more meat, more coffee.

After 8 hours of more work he is too tired to walk home so he drives home to eat another hearty meal.

Pretty soon Nature will send him warnings in form of headaches, dizziness, constipation, indigestion, nervousness, and a thousand other troubles.

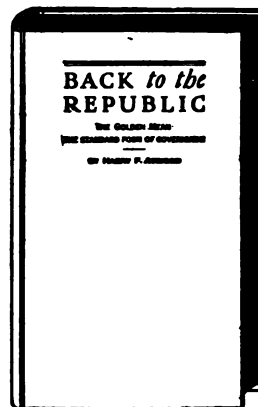
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condition—the tangible, material loaves and fish. So He had the Law of Attraction working upon the Unseen Substance.

"WELL, as I say, I got to thinking about all this that day in the interior of Morocco when I thought that Jimmy Beardsley and me were the only white men in two hundred miles and Jimmy sick and me without a dollar I could get my hands upon. Of course, I had my job with the Trans-Atlantic, but here I was, a good many miles from my home port, and I had been robbed of every dollar or other negotiable security and Jimmy was in the same fix.

"Jimmy, poor devil, had never made his way anyhow and although I loved him like a brother for the real good qualities in the man, still I had to confess that Jim was a plain failure in a good many ways. He laughed at me about what he called my new religion and said psychology was all right for musty old college professors to mull about, but as for making a practical application of any of it, he'd never seen it done and what was more he didn't believe it could be done."

"Somehow this sort of talk riled me and I forgot all about Jimmy being sick and that excitement of any kind might increase his fever and I just sailed right into him with all the argument and logic I knew and wound up by quoting those Bible passages where the Lord fed the multitude, 5,000 one day and 7,000 another time, and, all at once I saw daylight.

"Lawdy, I had thought that I understood the whole meaning of what he did before but I was away off the true meaning until that very moment.

Now, suddenly, I knew what he did, and how he did it, and without the slightest idea of Jimmy misunderstanding me I explained to him just how the Greatest Business man that ever lived took hold of those little fish and the bread and caused it to become, as it were, the lead-string to draw more of the ever-present, abundant supply out of one *condition*, the spiritual one, into another *condition*, the material one very much as a woman takes flour and water and some other things and out of the raw substance, with the aid of fire, brings forth eatable bread. Neither was I the least bit surprised when Jimmy saw the point as plainly as I did, if not plainer for all of a sudden he cried out, 'Jack, do you know that I am not one bit sick. Why, man, I feel as strong as I ever felt in all my life and fresh for anything.'

(Continued on page 44.)

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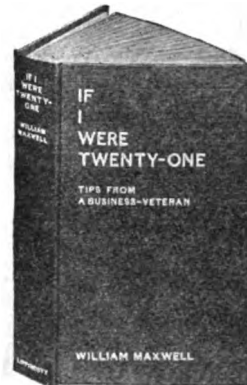
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Deliverance from Evil

By HENRY VICTOR MORGAN

Eighth in a Series of articles on the Lord's Prayer

IN OUR studies into the deeper meanings of the prayer Jesus taught all who were seeking spiritual illumination to pray, I have endeavored to avoid all controversy or to enter the field of literary criticism. I believe that, just as it is, what is commonly called The Lord's Prayer is the crowning glory of the mind of man. Yet, even here, there is a blending of the human and the divine, and we are constrained to say "we have this treasure in earthen vessels."

The one clause, "Lead us not into temptation," is contrary to the entire spirit of the teachings of Jesus. It is impossible to believe he would have us even entertain the thought of Infinite Love leading us into temptation. It is well to remember that Jesus did not write the prayer, but that it was recalled by those who heard it and the first written copies are no longer extant. Our present rendering is a translation of many previous translations. What is lost cannot be restored. That is the despair of all sincere scholarship that functions merely by the intellect.

But the soul circumscribeth all things. In reality nothing is lost!

The word unto the prophet spoken
Was writ on tablets yet unbroken;
The word by seers or sibyls told
In groves of oak, or fanes of gold,
Still floats upon the morning wind,
One accent of the Holy Ghost
The heedless world hath never lost.

These fine lines from Emerson's poem, "The Problem," reveal to us the soul's infinite resources. It is the world of the Intuitionist. It is the science of the Fourth-Dimension and constitutes The Way of the Super-Man.

IN a previous lesson I have said that the Soul, when we trust it, can sweep away the illusion of Time and Space, and be any Where and any When. Illustrative of this is the New Testament story of the transfiguration, wherein we are shown how when Jesus desired information from Moses and Elias, he went apart to a mountain of consciousness on which they functioned.

He who has access to this Inner Knowing is unconcerned about the literal or verbal inspiration of the Bible. Knowing that the Word still lingers in the eager wind, still whispers to the open mind, he

can place his mind on the author (whether in the flesh or out of it), and get direct revelation.

My first experience in this inner realm of knowing came several years ago while giving a series of lessons on the Parables of Jesus. When I came to the Parable of the Talents and read: "For unto every one that hath shall be given, but from him that hath not shall be taken away even that which he hath," I could see no meaning to such a statement, but saw the impossibility of taking away what we did not have. I had previously studied under a wise teacher who had explained the mystic meaning of the words of Jesus, "Lo, I am with you alway."

He told us that by calling the name of any person, living or dead, and waiting in the silence, an answer would be given us as to the real meaning of what they had written. Then and there I resolved to put the teachings to the test. I was still and asked for the meaning of the passage I had read. Soon the answer came, "To him who useth what he hath more shall be given, but to him who useth not what he hath, what he hath shall be taken away."

SINCE then I have never doubted that was exactly what Jesus said. I do not give it as authority but simply as a means of attaining knowledge that means more to me than all other methods. Let whoso will look up consult the commentaries "and feed on the spectres in books," I prefer the Voice in the Silence.

Applying the same principle to the passage, "Lead us not into Temptation," I was led to the words of the Apostle James: "Let no man say when he is tempted, I am tempted of God: for God cannot be tempted with evil, neither tempteth he any man: But every man is tempted, when he is drawn away of his own lust, and enticed." Surely James would not have said this if Jesus had instructed him to pray, "Lead us not into Temptation."

It was for deliverance from the belief that evil is more powerful than good that Jesus would have us pray. Then as now the minds of men were dominated by the belief in the power of evil. I verily believe if the professed Christians of today would simply pray, "Give us as much faith in Good as we now have in evil," mountains of chronic impossibility would disappear.

LET us, dear reader, use a simple test. If I should say: "At present I am afflicted with smallpox in its most contagious stage and have held this paper in my fevered hands and have breathed on it many times before sending it to you," what would your attitude of mind be?

Would I need to argue with you that you might contaminate the disease? On the contrary should I say: "I have held this paper in my hands and from a high consciousness of Truth have charged it through and through with contagious health," would you believe you could contaminate this as easily as you could the smallpox? If you would, you have gone far on the Way that leads to Light.

Deliver us from evil would mean this and more. It would change our polarization. It would leave us open on all sides to every uplifting influence. I do not say that it would deliver us from perplexing and trying experiences, but it would enable us to sing triumphantly, "From all life's grapes I press sweet wine."

We would expect to impart courage and strength to all with whom we come in contact and grow stronger with the giving. It would mean protection from the foolish sympathy of our friends whose thoughts function only in the physical, and who have not found the hidden springs of overflowing and ever-renewing energy. To those who weakly ask, "How do you stand it to be continuously giving of your strength to others?" it would enable us to reply: "I am fed from inexhaustible fountains and draw for my need inexhaustible power."

IN THE beautiful story of The Woman of Samaria, we read how Jesus, being tired and hungry, sat down by the well to rest, and sent his disciples to buy food. Then when he was approached by the woman and began explaining to her the mysteries of the Kingdom of God, he was no longer tired or hungry. To his surprised and inquiring disciples, he replied: "I have meat to eat that you know not of." Herein we witness the soul's approach to the Super-dimensional, and learn the power of the Spirit to renew our depleted energies.

In a deep sense, "Deliver us from Evil," would and does mean deliverance from the tyranny of the uninstructed senses. It is an awareness of an all-pervading river of Life forever accessible to us. The parting instruction of Jesus to His disciples was that they should not attempt to do anything until they had made their conscious connection with this realm of the invisible.

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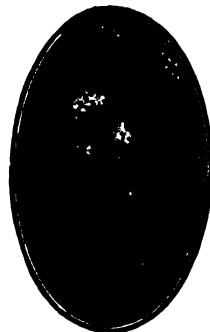
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There may be and is a possible intellectual apprehension of these things that does not clothe us with power from on high. There are millions of men and women to-day who are monists in their philosophy and who have cast off the belief in a personal devil, yet still are as fearful of contagious disease as are those who believe in a personal devil. Men who on reading Emerson's strong lines:

"Hast thou named all the birds without a gun,
Loved the wood-rose and left it on its stalk,
Unarmed, faced danger with a heart of trust?"

would smile and say: "Impractical idealism." The stirring words of David: "Though an host should encamp against me, my heart shall not fear," would fall on deaf ears, even in our churches.

THE so-called heathen in India to whom we send our missionaries often know more about the inner meaning of the Bible than do the missionaries whom we send. Many of even the lesser adepts of India can pass unarmed and fearless through the tiger-infested jungles.

A splendid illustration of deliverance from evil through spiritual insight is that of the Hebrew Prophet, who when surrounded by the Assyrian army sent out to capture him, remained entirely undisturbed. When his servant fearfully said unto him, "Alas, my master, what shall we do?" he answered, "Fear not, for they that be with us are more than they that be with them." "And Elisha prayed, and said, 'Lord, I pray Thee open his eyes that he may see,' and the Lord opened the eyes of the young man, and he saw, and behold, the mountain was full of horses and chariots of fire around about Elisha."

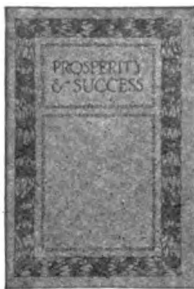
Ah, this is deliverance indeed. Not legation, not bravado, but Insight. Deliverance through the opening of the inner vision, until we see that evil has no supporting idea and is powerless before a faith that realizes "All the Power there is, all the Presence there is, is God, the living Spirit Almighty."—*Now.*

"As a Man Thinketh"

By thine own soul's light learn to live;
If men slight thee, take no heed;
If they hate thee, have no care;
Sing thou a song and do thy deed;
Hope thou thy hope and pray thy prayer,
And claim no crown this does not give.

—Unity Magazine.

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THERE are laws underlying success and prosperity. Some persons comply with these laws consciously, especially in these latter days when current literature features success articles; others use the prosperity law unconsciously through the opulent vision, the free, yet wise distribution of funds, the generous heart, the just compensation for services rendered. Now, what we all desire, and must have, is a working knowledge of the principles governing prosperity. For we cannot progress in any direction when hampered by lack,

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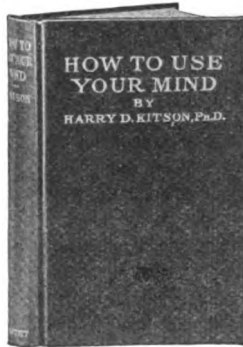
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(Continued from page 30.)

measure; for education is nothing more nor less than an enlargement of the capacity for service. He who has heard the call of service, he whose mind has been awakened and whose soul has been touched with the coals from off the altar of life, will not be planning to shirk the task nor to welcome the hours of idle ease. But he will ever be fitting himself for more effective ends, and will act his part until death draws the curtain on the final scene

THESE things are not to be gained in a day, nor indeed in our lives. They are a goal to be striven for, an ideal to be held consciously before us in working out the problem which has been discussed. These five rights of labor I hold to be fundamental:

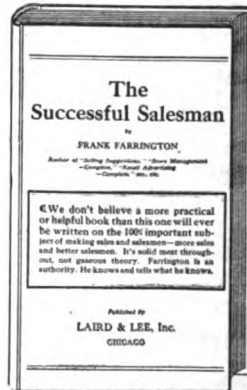
1. That privilege shall be eliminated from industry as from government, and that men shall receive compensation only in proportion to the service which they render to society.
2. That industry shall be reorganized for cooperation and not for conflict.
3. That the rights of the public shall be paramount in every conflict between labor and capital.
4. That the state shall impose such minimum living standards for human beings as shall comport with decency and human progress.
5. That there shall be provided by the state thorough-going facilities of education for service.

As I look out upon our country, as I review her past and contemplate her future, I firmly believe that these ideals are the pole star toward which destiny leads us. As with bowed heads we voice our petitions to the just God on high, "Thy kingdom come, Thy will be done on earth as it is in heaven," we commit our souls to that great adventure of life, which is not to lay up treasures here, where moth and rust doth corrupt and where thieves break through and steal; but to help, as God shows us the way, to set up here a nation wherein reason shall supplant force, justice overthrow oppression, democracy conquer privilege, and wherein service, not selfishness, shall be the actuating motive in the lives of men.

The man who is preaching equal division of the wealth of the world is a man who has nothing to divide.—*Hill's Golden Rule.*

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How, and Why August L. Sorenson Succeeded

By AGNES MAE GLASGOW

THIS is a story of success, of achievement through hard work and loyal service, backed up by perseverance and a determination to secure an education followed by thorough preparation in each position for the higher one just ahead.

It is the story of a little Danish immigrant who started at the bottom of the ladder and who climbed step by step reaching in less than twenty years to one of the high executive positions with the great Erie railroad system.

It is a story filled with inspiration for every youth and young man who has ambition and a determination to win success.

And it is a story that proves once again that one may win in Life's hardest battles against the heaviest odds by the application of the principles governing the Law of Success through Service.

Some one has said, "there is a reason for everything," and many have asked me what my reason was for writing about men and women who have made a success in their chosen line of endeavor. I have always made the reply that experience and observation has taught me that the example set before others of successful men, especially when we may have the example with a little explanation of how, and where, and why these men have found it possible to achieve their goal, acts as an inspiration, and encouragement to others.

This is my reason for having sought an interview with Mr. August L. Sorensen.

MR. SORENSEN was born in Denmark and came to this country with his parents twenty-nine years ago at the mature age of four. He made up his mind right then and there not merely to become a good American citizen but to do all that lay in his power to assist America and the United States in becoming a country of which he could justly be proud.

"I WISH it was in my power to convince young men of the importance of investing a few dollars in themselves, in self development, mental and physical, and especially in getting a good, practical education," says A. L. Sorenson. And he adds—

"A clean, well trained mind in a sound body will take any man to the top IF HE IS NOT AFRAID TO WORK."

But in winning an unusual success for so young a man Mr. Sorenson has also demonstrated that he both believes in and practices the philosophy of SERVICE.

In this brief interview, he tells how any man or woman, may win success by following the simple rules which are outlined here.

From this you will see that Mr. Sorenson began his career rather early in life, for as he said to me, "I had the best of examples before me, that of my father and mother, who were always working, always busy, and whom I never heard complain of being overworked or of having to put in too long hours at their work."

"In fact," said he, "I am sure that one of the greatest evils our youth have to con-

tend with today is that of being forced to listen day in and day out to the complaints of those older than themselves about supposed hardships connected with their work. They complain of the long hours, the inadequate pay, the discrimination of employers between employees, until the young men grow up with an ingrained belief that there is something wrong with life.

"This constant complaining, fault finding, has a bad psychological effect on the minds of our boys and girls, and they begin their business careers with a grudge against the very men or class who must furnish them their first steps toward success, a *chance to work*, the opening wedge in the 'log of life' which, if accepted in the right spirit and with a determination to do your best, will, if you have made yourself fit for that position, lead unerringly to something higher and better."

PREPARATION next to willingness to work is the most important factor in getting along.

"I was just fourteen years of age when I entered the railroad service. I had merely a limited grammar school education, but it was not long before I made up my mind that if I was to get anywhere—and I was determined to go high up—that I must have an education.

"I got my education by studying at night at the University of New York. Yes, I am a graduate from that college.

"It wasn't easy but I knew that I had to have an education to get where I wanted to go.

"I remained with the Erie Railroad for several years and then left the railroad to accept a position with the American Steel and Wire company, of which I was credit man, and came back to the railroad in 1908.

"I wish that it was in my power to convince young men of the importance of investing a few dollars in themselves, in self development, mental and physical and especially in getting a good practical education which is of such vital importance to their success in any line of endeavor in which they may engage.

"**T**HERE is no work in which a man may be employed that a practical education will not be of great service and in any of the higher executive positions an education, not necessarily a college education, is absolutely essential.

"A clean, well trained mind in a healthy body will take any man to the top if he is not afraid of work."

"From the beginning of my career I have always worked early and late. The company's interests have always been first.

"I have never known what it was to keep regular hours. An eight-hour day means nothing to me—and never did—if there is some piece of work needing to be done, which requires longer hours.

"The trouble with most men is that they are in too great a hurry to get to the top. They are not willing to take the intermediate steps and to make the right preparation for the position higher up."

"Good judgment is also necessary. A man to fill the higher positions, the executive places which pay good salaries, must have had the preparation and experience learned by faithful service in the lesser positions, which has developed in him good judgment.

"He must have learned to think for himself, to think quickly and sanely at the same moment and he must have acquired the ability to put his decisions before his subordinates in such a manner as not merely be obeyed by them, because obedience is required, but because the decision is right and his men will know it is right.

"**I**N other words the man who has developed good judgment, because of correct reasoning has no trouble in convincing

another that he is right, for he believes in himself. *Self-faith has a psychological power, which is rapidly becoming recognized in every line of commerce and industry today.*"

"Gratitude? Yes, I am deeply grateful for every advantage I have ever had, but honesty compels me to say in all humility that I owe my success to myself and to my determination to make myself worthy and capable of gaining the top.

"Next to the gratitude I owe my parents, who were hard-working, honest, and thrifty, and who set me the example of industry and of not being afraid of work, the greatest thanks I owe any man is to my friend and the man who was at that time my superior in the service, Mr. M. P. Blauvelt, now vice president of the Illinois Central Railroad, for the sound advice he gave me.

"I remember once in particular he censured me for failing to think for myself and annoying others by asking questions when a little sober reasoning on my part would have served my purpose and that of the company to better advantage.

"Think for yourself. Be original. Don't rely upon another for information that you can get for yourself."

"One thing Mr. Blauvelt taught me was, first, to know that I was right, then to carry out whatever I had begun to a definite finish. Never to be satisfied with a halfway doing of anything, but to make a good job of whatever I undertook to do."

But while he was giving the best that was in him to the service of his employers, Mr. Sorensen showed that he believed in the principle of Service not less for employers than for those whom they employ. It was largely through his suggestion and influence that the group insurance plan was adopted as a standard policy of the Erie system in Mr. Sorensen's own department. When he was asked about this he said:

"**P**ERHAPS your readers might like to hear about this plan. It has always been one of the saddest things for me to see the widows and little children of our men who die and leave no provision for them. It has been the desire of our road to figure out some method by which these cases might be helped without having to rely upon the charity of others.

"At last we hit upon the plan of a sort of blanket life insurance policy. This at present is only operative in the department of accountancy, but will no doubt later on

be extended to all the other branches of the service.

"The policy is given to the men and women who are employed in the department of accountancy without medical examination and regardless of age or other infirmities. The age of each man and woman is given, then averaged, and a policy given at the average age of that office force. In this way a \$1,000 policy costs the insured about \$39.00 a year or 75 cents a week. Should one of the insured at any time leave the employ of the Erie Railroad he can retain his insurance, but in this case he would begin paying the regular rate of premium for his correct age at the time of leaving the service."

He also believes not merely in giving advice, as to the need of education but in aiding his fellow employes and his fellow men in acquiring education, and with that idea in view he advocated plans which developed into welfare cooperation which includes educational lectures.

Speaking of the success of these plans he said:

"YES another good thing we have undertaken is that of giving education—al lectures to our men. The men and women are called together often in one of the large rooms of the accounting bureau and are given talks about the way the service is carried on.

"The men who give these talks are the men who do the work. In this way valuable lessons are learned from the men who are at the top in their various lines. An engineer talks about his line of work. An accountant, talks about his line, a claim adjuster about his, and so on, until the various branches of the service are all covered.

"I gave some of these lectures but as a rule it is preferable to have the men who do the work do the talking.

"Yes, I have lectured at the University of New York, I believe that I am still on their lecture board.

"During the war when food stuffs were exceedingly high we organized a cooperative buying and selling department where our people could purchase their supplies at far below the usual selling rates. On account of our buying in large quantities we were able to sell at or near the commission merchants' lowest price. One man was chosen from the regular office staff to take entire charge of this work, making all purchases, receiving all orders

and making distribution to the purchasing employe.

"Speaking of inheritance, I want no inheritance excepting my sound body and mind and my ability to work, and work hard. I would not accept a million dollars and give up my ability and privilege of working, for it is a privilege, a priceless privilege to be able to achieve big and bigger things, *to know that I am worth, to my country and to myself, whatever I receive.*"

THOSE last words, written in italics, are not the identical words given the writer of this article by the fair-haired blue-eyed young Danish-born and American-bred railroad comptroller, but he told me that I was to write this article in my own way to use your own words. Therefore I have used my own words to write down the sentiment and spirit of this young business man who has, regardless of his caution to others, "not to be in too big a hurry to reach the top," come very near the top of his profession at the early age of thirty-three.

But there are steps higher up and if I miss not my guess, Mr. August L. Sorensen will accomplish any one of these steps which he desires to accomplish.

But, let me say right here, *when Mr. Sorensen takes these higher steps, it will be because he honestly loves the work required to fit himself to fill the higher position.*

The Optimist

By Grenville Kleiser

I SING a song to the Optimist,
To the man who is brave and strong,
Who keeps his head when things go right,
And smiles when things go wrong.

I am proud of the genial Optimist,
His radiant voice and speech;
He helps to smoothe the rugged path
Of all within his reach.

I like the way of the Optimist,
Who looks for the bright and best;
He scatters sunshine as he goes
And leaves his fellows blest.

I am glad to meet the Optimist
With his message of good cheer;
He carries hope and confidence
To those assailed by fear.

So here's a song to the Optimist,
Who laughs and works and sings,
And daily shows this weary world
The way to better things.

From Roycraft.

LITTLE JOURNEYS IN APPLIED PSYCHOLOGY

(Continued from page 36.)

"YES, Jim was healed right then and there, and not two hours before when I had taken his temperature and mixed his dose of quinine for him the thermometer showed a temperature of 102 and 3-5. His tongue was dry and I had no water to give him except a muddy bit that I shuddered to have him swallow. Now I looked at him with clear vision and I saw that he was, in fact, almost normal. What was more, he insisted on sitting up, and did so for more than two hours, but all this time seemingly in a quiet reverie. He said not another word then about what we had been talking about, but somehow I knew that he was thinking about it and I too was busy with my new-found understanding of that old miracle.

"After about two hours Jim said, 'I guess I'll lie down again, Jack, but I do not need the quinine. I'll be ready to start with you tomorrow and while I don't seem to know just where or how, I'm as sure of relief financially and every other way for us both as if it were already in my hands. What we want now is food. Don't you remember, Jack, that Jesus told his disciples that unless those five thousand ate they would be weary and too weak to follow him further? Well, we must eat. According to your reasoning the substance is here in the condition of spiritual substance; what we want is to hang on until it materializes.'

"JIM was not joking, he was in dead earnest, and had no thought of being irreverent. He was hungry. The fever had wasted him in body and he was weak. He never denied being weak. But he claimed his right to be given the food from which his strength should come. Just then he said:

"I think I'll try my legs and see if they'll wobble. Haven't stood on them for so long that I feel a little bit doubtful.'

"And, getting to his feet with my help, he walked a few steps, seeming to gain more self reliance as he went, and I left him and turned around to make a fire and heat some of the muddy water to make a little tea for him, all the time wishing that I had something more substantial to give him, for we were encamped on the edge of the desert and had seen no living thing in two days except scorpions that crawl about the sand. When I looked up Jimmy was nowhere in sight and I thought I

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would have to get busy and go after him before he wandered too far away on the desert. Then I heard a cry in the opposite direction from that in which I was looking and turning around I saw a pith helmet, Jimmy's, waving to me from the end of his walking stick but could not see Jimmy, who was, it appeared, kneeling on the sand. I ran to him and there he was kneeling over a prostrate form of an Arab, who seemed almost to be at the end of his journey. I knelt beside Jimmy and felt the pulse of the man and listened to his heart. He was almost gone, but as there was a little water in his canteen we gave him some and soon had the pleasure of seeing his eyes open. Together we carried him to our camp, where he rapidly recovered to learn of our own sore plight and to offer to share with us some dried meat and hard bread he had.

"I took a piece of the meat and boiled it for Jimmy and we all ate with less manners and more appetites than we had done in many a day. The next day Jimmy and I set out in company with our Arab friend for Algiers, where we arrived some ten days later. During all this time neither Jimmy nor I had spoken of the miracle of feeding the multitude nor of how timely the Arab's food had been sent to us, but I was thinking hard and knew that Jimmy was doing the same thing.

"IT WAS Friday morning when we reached Algiers. A cold rain was falling and we were tired out and wet. I worried a little about Jimmy catching cold, but learned later that Jimmy never gave it a thought. The American tavern was full and we were told that the only accommodation we could find would be at a French place near the edge of the town. There we went, but how we were to pay board and lodging I had no idea. Only that I thought some of cabling to the Trans-Atlantic company for an advance remittance.

"Jimmy told me after that all he thought about was that he was glad to be well again and able to get busy and make a roaring success. That he was to make this big success he never doubted for a minute. He calculated his equipment, as you call it, Mrs. Glasgow, and found that he had health, intelligence, a rather good education, a whole lot of experience, most of it concerning things he would now rather forget and a great big hungry desire to be somebody, a real man, to prove to the world that he had made the greatest discovery that was ever made by any man and that this

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discovery was nothing more, nothing less, than that matter is just spirit made tangibly manifest, that there is an ever-present universal substance out of which all things are made and that spirit is one condition of this substance and matter is another condition of the same substance.

SO WE went into that French caravanary and when we told the proprietor that we were broke he turned red in the face and was on the point of ordering us out of the place refusing to listen to my suggestion that I would cable to my firm for an advance remittance, when I walked a big, blond, blue-eyed gentleman, followed by a smaller man who was in every other respect the prototype of the larger man. Some one has said, 'The worst enemy I ever had was a German but God sent me two friends to take his place, and they were both Germans.'

"These men were German. But that hotel keeper just backed away from them, cowering as if he was in the presence of royalty and the larger of the two men came up and asked what he could do for us. When I explained the situation to him he invited us to stop at that hotel, as his guests, until I could get my cable remittance. My remittance came on the fourth day when I bade Jimmy and my

new friends goodbye and started for home, Jimmy having contracted to lead the German and his party, the two men were father and son, German but American citizens and from Chicago—and party, which consisted of four other men—all American, to a distant Moroccan settlement.

ALL this happened more than five years ago and Jimmy is still in Morocco, where he has built up a large business in conducting tourists into the interior. He employs at least a dozen experienced guides, has his own horses and camels for the work and is becoming a most successful financier. I visited his home a year ago, a neat little villa all covered with vines and tropical plants, in the suburbs of Algiers. He sends his father-in-law, the larger German man, his surplus cash to invest in Chicago real estate.

"Yes, sir, I was young and now I am old but I have not yet seen the righteous forsaken nor his young begging bread—not when they actually know that the substance to meet the demand is right there all the time when they understand how to change its condition."

(Note: This story was told the writer in 1905, several years before the World War, but was again related to me for the sake of refreshing my memory, only a few days ago in 1921).

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How We Have Solved Our Labor and Financial Problem

By JOHN H. LEIGHTON

Owner of the Leighton Cooperative Industries, San Francisco, Calif.

THE Leighton Cooperative Industries, located in San Francisco and other points in California, are founded primarily on the idea of Service First.

While the organization itself has some very unusual features, which have had much to do with its success, the fact remains that the primary reason for our success lies in the fact that we have left no stone unturned to imbue the workers with the idea that we must give service first and look for our compensation second.

That is, that we can not expect to receive something for nothing.

The Leighton industries were started in 1916 when we opened a little dairy lunch in San Francisco. Since that time other units and industries have been added until there are now sixteen different units or lines of business, about 700 workers, and an investment of more than seven hundred thousand dollars. The industries include a packing plant, a large department market, nine cafeterias and dairy lunches, a laundry, a men's tailoring establishment, an insurance brokerage business, and a printing and publishing house.

PERHAPS the most important thing about the enterprise, is the fact that it has demonstrated the practicability of a new form of business organization.

The Leighton Co-operative Industries are not corporations or partnerships. I am, in fact, the sole owner of them.

But at the same time I receive only five per cent of the net profits, while the workers receive ninety-five per cent.

The fact that the workers receive ninety-five per cent of the profits, however, is not an act of charity on my part.

It is all a strictly business proposition.

The employes receive ninety-five per cent of the profits because they advance ninety-five per cent of the money invested. Their money is advanced in the form of loans to me, but instead of receiving interest on these loans they receive their pro rata of the net profits, based on the amount of their individual loans.

In this way what is virtually a new business relation is set up.

THE employes see that the more they produce the more they will receive, and the less they produce the less they will receive. They come to look upon themselves as business men and women and they do everything they can to make the business successful.

In this way the productivity of the worker is increased greatly and his prosperity grows in a corresponding degree.

The relations between me, as employer, and the employes having profit-sharing rights, are clearly and fully set forth in a contract which protects the interests of all concerned.

In case one having profit-sharing rights severs his connection with us, for any reason, his money is returned to him in accordance with the terms of the contract.

No one not actually employed in one of the units of the industries may own profit-sharing rights, but employes are not obliged to have such rights.

All employes receive regular salaries, which are as high as, or higher than, those paid for similar work elsewhere, whether they have profit-sharing rights or not.

THE central idea underlying the whole organization is to bring about a wider distribution of prosperity, and in this we have been remarkably successful. The productivity has increased in such a degree, under our plan, that workers have received, in wages and dividends on their profit-sharing rights, returns considerably greater than those received by workers in similar lines elsewhere.

An important point in this connection, however, is the fact that in order to bring about this increased interest in the business on the part of the employe, we have taken much pains to call to the attention of the workers the nature of the co-operative, work-together spirit behind the enterprise. And I find that in the degree that the employer and the workers understand and express this unselfish attitude of thought in their work, in that degree do they achieve success and prosperity in the business.

WE HAVE discovered that the mere coming together of employer and employes in this relation and calling it co-operation, will avail nothing.

The system, of itself, will not do a thing for anyone, but the right idea put into practice through this system will do everything.

Monthly meetings of all employes are held, at which much stress is laid upon the necessity of getting a proper understanding of the real co-operative spirit.

The fact is brought out in many ways at these meetings, that it is folly to expect to "get" without first "giving."

The idea is emphasized that we must give *service first*—that we must give our best thought, our best effort, our hearty and generous co-operation all along the line—that we must give opportunity to our fellows to share profits with us—that we must help one another in our work and in all of our relations before we may expect to get any lasting good in return.

And we have proven that when the workers do get this idea and put it into effect in some degree, the prosperity that comes to them is abundant, indeed.

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Are Prices Stabilized?

By SAMUEL VANCE, Jr.

Manager, Men's Wear Division, Bush Terminal Sales Building, New York

WE ARE constantly receiving inquiries from merchants all over the country asking if, in our opinion, prices are stabilized. This is indeed a vitally important factor in business, in that it plays an important part in restoring or breaking confidence.

The long period of price adjustment, preceded by the longer period of inflation, plus the unsettled buying conditions, has made all classes of buyers stop, look, and listen. It has also made all merchants better buyers, and has created a new merchandising procedure which must be recognized by both the manufacturer and the jobber. It has resulted in the buyer coming into the market more frequently than formerly, more conservative buying on his part, and the placing of smaller orders instead of providing for an overflow to meet future needs.

The problem of "merchandise turnover" plays a prominent role in all buying, but the leading question in the buyers' mind today is "Are Prices Stabilized?" Can the buyer order his requirements with the confidence that his competitor will not be able to come along a month or two later and buy similar merchandise at a lower price and therefore be able to undersell him?

In nearly all lines of trade it is the general opinion that the "corner has been turned," and that a favorable reaction will now set in. This is especially true of cotton, the steel market and the copper industry.

A CLOSE student of business conditions will, however, hesitate to make the definite statement that the new low level *has* been reached. Obviously, the prewar level will never be reached, unless some miracle is performed. The labor conditions alone preclude materialization of such a possibility.

A close study of business reveals many conflicts in opinions and operating conditions. A canvass of eight different manufacturers of various lines of haberdashery shows reductions from the peak of prices of eighteen months ago, ranging from 20 to 60%. At the peak these eight lines showed an increase of from 84 to 200% over the 1914 prices. It is apparent

therefore that a very large percentage of the inflation has been reduced. Again the question arises—have we reached a new low level from which a new platform or a new set of values can be maintained and the entire business structure of the country rebuilt?

A questionnaire was sent out by the writer to eight manufacturers of various lines of haberdashery, for the purpose of securing such information as might be used as a basis for answering this all important question. While the scope of the inquiry does not permit of an exact appraisal of business conditions, in these individual trades, still it may be of value in indicating the outlook in a general way.

The outstanding encouraging features of these answers, however, is that the manufacturers do feel that prices are stabilized at least for a period of six months (a factor that should help to restore confidence) which indicates that the retailer is relatively safe in placing orders for the merchandise required for that period.

IN THOSE lines of trade where the labor situation is controlled by contracts, it is easy for the manufacturer to show to the buyer that prices are stabilized, at least for the period of about one year as it is a simple matter to prove this by showing labor contracts and noticing the opening mill prices for the 1922 season. Under these conditions, a manufacturer may be justified in feeling that rock-bottom has been reached. On the other hand, the writer believes that in a good many cases, prices are being quoted at below the actual cost of production. This is a serious condition. It tends to create a lack of confidence and is responsible for light buying. In these lines of trade which enjoy a season period of buying, a sudden spurt of business is likely to create an artificial condition resulting in a fractional increase in the costs of raw material. Just what reaction will occur after this buying period is problematical.

On the whole, the writer is inclined to be optimistic and predicts that 1922 will bring about more confidence, very little fluctuation from the present prices of raw materials and an increased demand for the finished product.

WHY THE INTELLECT

(Continued from page 31.)

gether in harmony, any more than the "business ends" of two fire-hoses can while water is being forced through them. Only dissimilar poles may unite harmoniously. As entities ordinarily approach one another each with its positive pole foremost, it is evident that the secret of harmony is to be found in control of polarity.

Intellect makes its many mistakes because the basis of its activities has been its habitual acceptance of sense impressions, and of emotional impulses colored by them. Such a basis leads inevitably to a consciousness of duality and separation. These sense illusions delude the mind, with the inevitable result of discord and inharmony. While the intellect must relate itself to the physical world through sense impressions, it can interpret these truly only to the degree of its spiritual unfoldment. In his false pride, man has sought to dominate the spiritual with the intellectual, and has insisted upon a polarity that rejects spiritual guidance and illumination.

The result of this false polarity has been the continued acceptance through long ages of assumed facts and ideas that are essentially erroneous, and yet ring true from man's false standpoint. Almost every conception now held generally by mankind is based on a misconception of fact and truth, and is the cause of discord and inharmony.

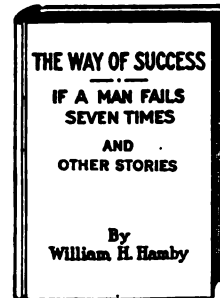
THE Spiritual Renaissance now in progress may be said to have first manifested definitely some fifty years ago, when it became time for the Children of The Light to unfold more generally to an understanding of their true origin and destiny, and to a controlling realization of their essential immortality. Little by little, this understanding and realization have developed until now there are multitudes who see The Light sufficiently to realize their past errors, and to be ready and willing to follow The Path.

In all this, history is but repeating itself; only a higher turn has been reached in the spiral of life and the movement is more popular and widespread than at any past epoch, and the impulse is similar—to go into the silence, to avoid the outer noise and conflict, to introspect and meditate.

All this is normal to the unfolding of the spiritual vision, is essentially constructive in character, and is conducive to the result

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sought. But in their dawning consciousness of how intellect has heretofore misled them, many have made the sad mistake of condemning and deprecating the intellect, and have sought to ignore this essential aspect of life. While the intellect divides the spiritual from the physical it also connects them, and is the moderator and transmitter of power. One of its functions is to translate spiritual vibration into terms of voltage power that the physical body is capable of receiving without disintegration. The body is unable to assimilate direct spiritual power without the intervention of the mentality as a moderator.

THE consummation of the Spiritual Life must be a conscious harmony of all aspects of life, based on the realization of the soul as the fundamental inspiration, with mind as its interpreter to the body. This consciousness must include the recognition of the intellect as an essential factor of life, and the knowledge that the body is the ultimate instrument of spirit, designed and fit to shine resplendent in spiritual glory. The one obstacle to this consummation is the insistent and wrongful polarity of intellect in relation to the soul.

In the nature of things, the soul may only invade premises that are receptive to its influences and character; and it may not intrude on the intellect except as it is invited. And the intellect will not extend an invitation until it has been so buffeted and battered by unpleasant experiences that it is humiliated and its pride humbled, in the recognition that its conclusions have been false because of its dependence at face value on delusive and illusive sense impressions. In meekness and sadness of mind, and with bruised and injured body, it then opens itself to the influences of the soul and the spiritual radiance then enters to comfort and console. The intellect has reversed its polarity, at the same time reversing the polarity of the physical, and a New Birth ensues, opening up a realm of happiness and harmony theretofore undreamed of.

THE secret of the spiritual life, therefore, is not to depreciate, deprecate or destroy the intellect; but to so cultivate, refine and elevate its character that it resolutely turns its face away from physical guidance and domination and opens its countenance to the sunshine of spiritual regard. Then the intellect ceases to build a false and fanciful spiritual world founded on intellectual ideas that are based on its assumed knowledge of physical facts; and

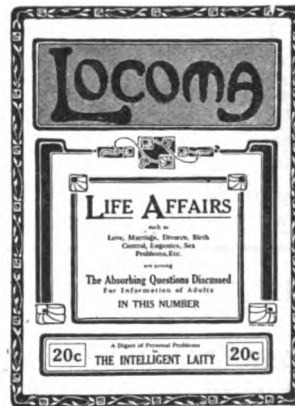
in the place of conceptions of separation and incompleteness adopts ideals that are universal and all-inclusive.

Then the spiritualized intellect interprets seeming separation in terms of unity, it rests secure on the eminently solid foundation of intangible and invisible Reality instead of the insecure and unsteady impressions of the senses. It substitutes wisdom for knowledge and penetrates the disguises of appearance, so that they no longer delude and mislead; it visions the ideal in the actual and the spiritual in the physical, which it now unites rather than separates; it identifies the physical with its spiritual source and thus closes the gap in the chasm of life; and it finds its true function in bringing together the trinity of life into One Harmonious Whole.—*From Azoth.*

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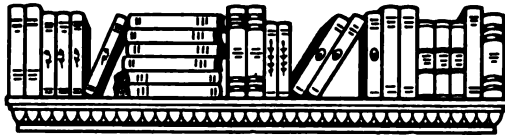
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REVIEWS OF BUSINESS BOOKS

UNITED STATES STEEL

Reviewed by Columbus Bierce

"UNITED STATES Steel," by Arundel Cotter, abounds with constructive as and should be read by executives in lines of human endeavor, as well as their studies, and those who aspire to some becoming executives. It tells a story how success was achieved through co-ination, co-operation and conservation. w production was increased, economies cted by and through the co-operation oyal employes who worked with head, rt and hand.

The story of how waste was turned to fit rivals the packing industry, that lizes every part of the hog but the eal. How it practices the principle of Golden Rule to competitors, customers l employes alike is graphically and interestingly told. It is shown how United tes Steel took over the T. C. I. & R. R. and the allied industries after first ob- ing the consent of President Roosevelt l stopped the panic of 1907.

The way the largest salaried officers rose in the ranks and made the Iron and Steel iness their life work is interestingly told.

"The heights by great men reached and kept,

Were not attained by sudden flight,
But they, while their companions slept,
Were toiling upward in the night."

The key to success with this corpora- tion seems to lie through the development of imagination, ability and energy, and the slogan of this corporation might truly be "He Who Gives Gets."—Doubleday, Page and Company.

MEN AND STEEL

ALTHOUGH it is written in a style that cannot fail to catch and hold the reader's attention throughout the whole book, "Men and Steel," by Mary Heaton Vorse, is merely a defense of the steel strike of September, 1919. Depending entirely on an appeal to sentiment, it graphically depicts the sufferings of the foreign element among the steel workers.

To those broad-minded students who cover all sides of any important question, "Men and Steel," which is published by Boni and Liveright, will provide the means for studying one angle of the strike question.

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Joseph Perry Green,
President

THE GROWTH OF THE SOIL

TWO books by Knut Hamsun, winner of the Nobel prize for literature this year, have recently been published in an American edition by Alfred A. Knopf. One is the Norwegian author's "Hunger," the other "The Growth of the Soil," the latter in two volumes.

These are translations by W. W. Worster. Hamsun, like many another writer, had a hard struggle with adversity before his writings won recognition. He was a shoemaker's apprentice, a wanderer, a coal heaver, a school teacher, a street car conductor, lecturer and free lance journalist. The books were published in Norway several years ago.

One cannot do better than to quote a tribute from H. G. Wells, who after reading "The Growth of the Soil," wrote:

"I do not know how to express the admiration I feel for this wonderful book without seeming to be extravagant. I am not usually lavish with my praise, but indeed the book impresses me as among the very greatest novels I have ever read. It is wholly beautiful; it is saturated with wisdom and humor and tenderness; these peasants are a triumph of creative understanding."

NATURAL HISTORY STUDIES

FOR the lover of Nature and Life comes "Natural History Studies," by J. Arthur Thompson, an unusually complete and absorbingly interesting book which treats the wonders of Nature and the many forms of animal life in a new and delightful manner.

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Published by Henry Holt & Co., "Natural History Studies" cannot fail to prove a source of delight and information to scientist and layman alike; to children or grown-ups, lending a new meaning to the things one sees every day and answering many of the questions that one constantly feels as he looks about him upon life and its many expressions.

Reviewed by A. D. Andrews

E. I. DU PONT DE NEMOURS CO.

E. I. DU PONT DE NEMOURS AND COMPANY, by Mrs. B. G. du Pont, is a narrative which recites in intimate detail the removal to America from France of the original immigrants of the du Pont family, the establishing of a powder plant in Virginia, the difficulties met with and the evolution of development through subsequent years under the management of the succeeding members of the family.

It is an authoritative account of one of the most interesting of American business enterprises. The founder of E. I. du Pont de Nemours and Company was a friend of Lafayette, Talleyrand, Franklin, and Jefferson, who escaped from the French Revolution to this country in 1793. For many decades the company has been intimately connected with critical periods in our history, and its story has interest, not only as a striking narrative of unusual business development, but as an illuminating sidelight on American history.—Houghton, Mifflin Co.

THE SPLENDID WAYFARING

"THE Splendid Wayfaring," by John G. Neihardt, is a book that everyone fond of thrilling tales of adventure will want to read. Those who know Mr. Neihardt's poems, especially *The Song of Hugh Glass*, will remember how well he draws western pioneer scenes. Here then is a prose picture of the adventures of some of the men who aided in the winning of the West—a story of the wayfaring of a party of pioneers about whom little is generally known.

Mr. Neihardt's book tells of the adventures of Jedediah Smith and his comrades, the Ashley-Henry men, in their exploration of the great central route from the Missouri River to the Pacific Ocean, during the years from 1822 to 1831. The interest is enhanced by the use of reproductions of old maps, wood cuts and manuscripts.—The Macmillan Company.

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Monthly Business Quiz

No. 4.

Question No. 1.—If it costs you twenty per cent of your gross sales as “overhead” what is your profit on goods marked fifty per cent above cost?

Question No. 2.—If you carry a stock of \$5,000 (cost) and you do a business of \$50,000 per year on a retail “mark up” of fifty per cent on cost, how many times per year do you turn the stock?

Question No. 3.—If you give a note for three months and one for ninety days when do the same fall due?

Question No. 4.—What is meant by the “book and line” system of recording cost prices?

Question No. 5.—How is it possible for you to sell goods in the order of their purchase so no dead stock accumulates?

Question No. 6.—What is the “quota” system of paying salary to salespeople?

(Answer to above in next issue.)

Answer to Business Quiz No. 3.

Answer No. 1.—The Structure of a sale is classified in divisions as follows: (a) The Approach, (b) Attracting Attention, (c) The Explanation, (d) Demonstration, (e) Answering Objections, (f) The Close, (g) The “Get Away,” (h) Self-checking your salesmanship.

Answer No. 2.—The reason why a tall salesman is under a disadvantage and a shorter man the reverse is, the average counter is thirty-one inches high. A tall salesman awakes a feeling of awe in the minds of women shoppers, a shorter one more confidence.

Answer No. 3.—It has been determined that more than sixty-seven per cent of every dollar's worth of goods from raw materials to finished product is either purchased by a woman or she controls the sale.

Answer No. 4.—Government investigators have discovered that 43 1-10% of each dollar goes for food; 13 2-10% for clothing; 5 6-10% for fuel, light and heat; 17 7-10% for shelter; 20 4-10% for sundries.

Answer No. 5.—The average merchant figures \$1.00 plus 15% selling expense, plus 10% profit means marking goods \$1.25. This is wrong for 25% of \$1.25 is 31 cents which subtracted from \$1.25 leaves 94 cents, whereas the true cost is \$1.

Answer No. 6.—Once an article is marked to sell at \$1.50 the identity of the

. . . THE . . .

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cost, which in this case is \$1, is lost. Thus the gross loss is 60 cents or the difference between 90 cents and \$1.50.

The Value of a Cash Discount

MANY readers of THE BUSINESS PHILOSOPHER have become interested in the Monthly Business Quiz, among others Mr. George P. Killeen of the Tonk Manufacturing Company of Chicago, who did some figuring on the interest rate, represented by various discounts running from two per cent ten days to five per cent thirty days. Mr. Killeen, in his letter, says:

"I have mentioned the big rate of interest to a number of our customers who have been in the habit of taking discount after the discount period had elapsed. I have always pointed out to them what a high rate of interest that was to pay for the use of their money and why it was not fair for them to take it after ten days were passed. But in these letters of mine, I have always told the customer that the interest was thirty-six per cent per annum. I figured that when you give 2 per cent ten days and the net terms are thirty days, you really pay two per cent for the use of the other man's money for twenty days. If this is right, the interest rate is 36 per cent and not seventy-two per cent.

"I would be thankful to you if you would give my letter to the man who handles this quiz column and I would again be thankful if he would reply to it, telling me whether my way of looking at it is right, and if it is not, for him to explain."

In order to get this correctly worked out Mr. Killeen's question was submitted to a firm of public accountants of national reputation. They agree with the author of the Monthly Quiz column, that two per cent ten days, net thirty days will equal an interest rate of thirty-six per cent a year.

The complete table and method of obtaining these percentages follows:

Table of Cash Value of Discounts

1% 10 days, net 30 days.....	18% per annum
2% 10 days, net 30 days.....	36% per annum
3% 10 days, net 30 days.....	54% per annum
5% cash, net 30 days.....	60% per annum
8% 10 days, net 30 days.....	144% per annum
2% 30 days, net 60 days.....	24% per annum
3% 30 days, net 60 days.....	36% per annum
5% 30 days, net 4 months.....	20% per annum

The annual percentages are obtained in the following manner:

Let discount = X.

Example: A allows X % 10 days, net 30 days. Deduct discount period from net (30—10 = 20 days). The X % is saved by paying 20 days earlier than net period allowed.

Divide 360 days (Commercial Year) by 20 = 18 periods of 20 days in one year.

Multiply the discount rate X % by 18.

Salesmanship Self-Taught

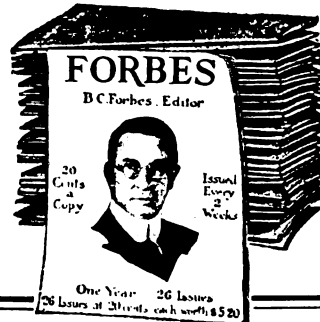
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¶ Some of the books recommended by the Editors of the Bureau are listed on the following pages.

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PROBLEMS OF LABOR, by *Daniel Bloomfield*. The problems of labor are many and it would take several volumes to cover the subject in full detail. This volume is prepared for the man who wants to get at the basic facts in the shortest possible time. It presents the most important discussions on such subjects as: Cost of Living; Methods of Compensation; Hours of Work; Tenure of Employment; Trade Unionism; Labor Disputes; Industrial Insurance; Housing; Occupational Hygiene and Women in Industry. Postpaid, \$2.50.

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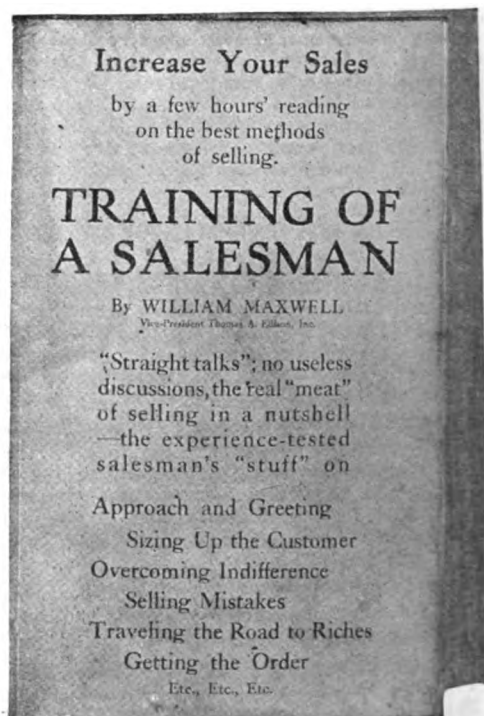
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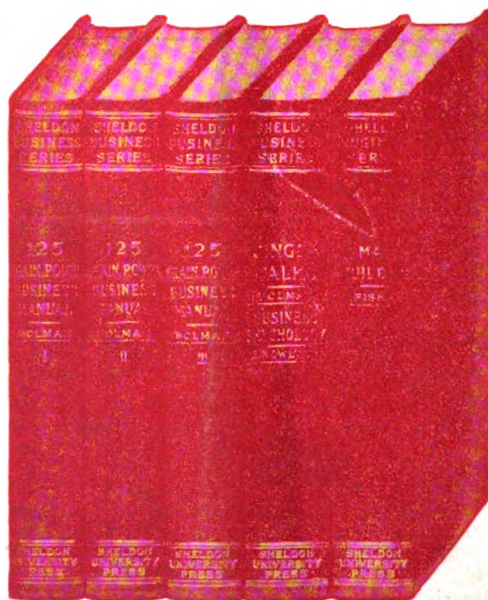
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(Mr. Hampson is sixty-one years old)

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THE BUSINESS PHILOSOPHER

Edited by **ARTHUR FREDERICK SHELDON**

CHARLES CLINTON HANSON,
Associate Editor

**OFFICIAL ORGAN OF THE
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Managing Editor

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THE BUSINESS PHILOSOPHER,
Memphis, Tennessee, U. S. A.

A Statement of Policy

THIS magazine, while it advocates the Principle of Service, as applied to business, and not only to business, but to Life, and to all human activities, does not undertake to propagate any special teaching. It seeks rather to be a nation-wide forum for the expression of the best thoughts of others, as well as for the personal views of the members of the editorial staff.

It must therefore be understood that the publishers of the BUSINESS PHILOSOPHER do not necessarily endorse the teachings or statements appearing in all articles contributed to its columns; in fact, it frequently is the case that the editors distinctly disagree, but they consider it their province to publish such articles from leaders of thought in all lines of human endeavor and to let their readers think and decide for themselves.

The BUSINESS PHILOSOPHER is in this way an idea-exchange, to which each of our readers is invited to contribute his thoughts or experiences. The editorial board selects each month a variety of articles, which are passed along for our readers' consideration or criticism.

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The Book Buyers' Bureau

¶ With the cold crisp air of November, one realizes that it will not be long until the thought of holiday gifts will be in all our minds, with the usual question, "What shall I give this year?"

Nothing that one can give will bring the lasting pleasure, the lasting thought of friendship, that comes to us with the gift of a worth while book. There are some books that one can really live with, books that may be read with pleasure over and over again, that one will get a new thought from with each reading. Such books are the classics of English literature and are treasured as among our best possessions, old friends that we like to have at hand.

¶ There are hundreds of such books which the wise publishers have put out in handsome but inexpensive bindings, especially for the holiday trade. Among the thousands of titles, there are always a few which have stood the test of time and that continue among the "best sellers" year after year. Some of them may be had for a very small price. Others more expensively bound cost more, and make more appropriate gifts for old friends, for they, like true friendship, are lasting and substantial.

¶ Such poems, for example as "Evangeline," or Shakespeare's "Sonnets," are appropriate gifts for some woman friend. A man would be more apt to appreciate some of the volumes of Kipling, or Irving. A minister or a teacher, would be sure to appreciate one of the volumes of inspirational writing such as the works of James Allen, whose books have had a wide sale for years. For the young man, Orison Swett Marden has written a score of finely inspirational books, and the older business man, who thinks of business as something more than a matter of dollars and cents, would find food for thought in Roger W. Babson's "Religion and Business," or similar books.

¶ For those who are interested in the higher philosophy of life, there are many books like Grace M. Brown's "Today" or "Life Studies."

¶ The Business Philosopher's Book Buyers Bureau will be glad to aid you with suggestions or with any information at the command of the editors either in the selection of appropriate books for holiday gifts or books for the business library, either of a general or technical nature. The Book Buyers' Bureau is organized for the benefit of subscribers to the Business Philosopher and every reader is invited to make use of the facilities the bureau offers.

THE BOOK BUYERS' BUREAU

77-79-81 Madison Avenue, Memphis, Tenn.

How May Our Rural Schools Meet Present Day Needs?

By CHARLES CLINTON HANSON

(Being the second in a series of articles upon our Public School System, as viewed from the standpoint of a Business Man)

IT TAKES us some time, as a rule, to wake up to the fact that no matter how much knowledge one may have gained from books while in the school room, one may be of little service to the world and thus fall far short of that which should be the legitimate aim of every normal individual, namely, to attain a reasonable degree of reward.

Gradually we come into a realization of the fact that education after all is exactly what the Latin roots from which it springs literally means.

The word Educate means to lead, to unfold, to develop, to educe. The educated individual in the scientific meaning of the term, therefore, is the developed individual.

From a utilitarian standpoint it certainly means the development or unfoldment of those faculties and capacities which, when unfolded or developed, enable the individual to render service, to be useful in whatever niche of the world's work he takes his place.

We in the school of life are not alone confronted with this fact, but we have a constant repetition of the lesson when we employ the graduates and undergraduates from the schools. It is a matter of everyday experience, that a university graduate may come into the business life with a mind replete with all knowledge gained in the schools, and still be very deficient in the matter of development of certain faculties and qualities upon which his real value to us depends.

THE fact becomes plainer and plainer the longer one lives, that education in its true meaning is purely an effect.

Every effect has its cause, and careful analysis reveals the fact that the cause of the education or development of anything depends upon a dual cause, or at least one cause which is divisible into two processes.

The first of these is correct nourishment. The second, correct use.

Careful observation plus various lines of study, none of which however I had the privilege of studying while in the school room, have led me to see, and I believe with entire clearness, the fact that, as

certainly as two plus two equals four, right nourishment plus right use equals education or development.

It seems to me that in order to get a clear concept of what our schools must be and do, we should first get a clear concept of what education is.

Our children all over this country are going to school supposedly to get an education, but go into any school room—I don't care where—and ask the children why they are going to school. Some will tell you they are going to school to get an education. Then ask them: What is an education? You will be fortunate indeed if you find one who can give you an intelligent answer.

GO FURTHER than this; inquire of the parents of these children, what is an education? You will be fortunate indeed if you find among them one who can give you an intelligent and absolutely correct answer.

The answers you will get will signify that the parents as well as the children think, or at least think that they think, that a school is a place to gain knowledge, to become instructed, and if the child succeeds in getting knowledge it will thereby have an education.

Now as I see it, instruction is to the mind what physical food is to the body. In other words, the gaining of useful knowledge is literally food for the mind; it is nourishment for the mental faculties, qualities and capacities.

If, however, exercise or use of faculties and qualities be essential for growth or development of the faculties and qualities, then unless and until our schools provide ways and means for the child's using the faculties and qualities nourished by instruction, he will never get an education (education or development) no matter if he should go to school all his life.

IT SEEMS to me the first thing we should do is to answer the simple questions: What is the object of the school room? Why should there be a rural school; and what is the object of its existence? I quote from Mosby's "Causes and Cures

of Crime." He says: "Shall we send the boy to school? By all means. But let us send the whole boy to school."

Not alone upon myself, but upon other business men and professional men and women out in the school of life, it has dawned that our school rooms should be laboratories for the cultivation of human plants, the whole child.

But to what end? Our answer is, to the end of fitting the child to win life's battles.

It is true that "there is one thing grander than making a living, and that is making a life." It is a fact that for an individual to succeed in making a "life," really to live and not just to exist, and to attain anything like a full measure of usefulness as a citizen, not alone to himself and family but to others, he labors under the necessity of becoming an economic success.

THE failure to succeed financially on the part of the vast majority is in a very real sense one of the greatest hindrances to the rapid evolution of the social state. It is one of the greatest hindrances to the advancement of society. It is one of the greatest causes of both disease and crime.

Mosby says that "crime is very much due to the want of fixed occupations," and in his discussion of the need of the schools he urges a course of study and training which will provide for more knowledge serviceable in actual life, one that will better adapt boys and girls for the struggle of existence.

The strength of a nation is but the sum total of the strength of its citizens, and economic success is an important element in the power to render service. Frankness compels me to say that the business men of America who have given the matter serious thought can not help but feel that our school system is falling down most lamentably in this particular.

When we consult statistics as to the percentage of the children who are right now in the public schools, who are destined to utter failure and to premature death, it is a travesty upon what we are doing. It brings us face to face with the fact that, relatively speaking, our schools, based as they are upon the idea that education is instruction, are failures in this regard. It is time for us to hasten the breaking up of the false belief that the function of school training is purely cultural, at the same time being careful not to swing too far to the other extreme. There is a

golden mean in all things, and it can be found in this important matter.

IT IS time for us to wake up to our duty, obligation and responsibility in the matter of fitting the child for an economical success before he enters the school of life.

The great insurance companies have proven that out of 100 healthy young men 25 years of age, at 65—54 of them will be penniless, absolutely dependent upon their children or other relatives or upon public charity. 36 will be dead. 5 will still be earning their money by hard labor. 4 will have a small accumulation of property. 1 will be independently well off.

Please note carefully that these figures are compiled on the basis of the 100 people being 25 years old, at which time the human plant is supposed to have a pretty good start.

I am not familiar with what would be revealed if we were to take 100 boys at high school age, but naturally the results would be even more lamentable than those revealed by the above table. We almost shrink from contemplating what would be the results if we were to take 100 boys of the age when the average boy begins his school life.

The above figures are quite sufficient to prove that we are failing to provide a school system which results in anything like a scientific cultivation of human plants.

I KNOW full well that a splendid process of change is taking place. Here, there and yonder in the schools domestic science is being taught to the girls; scientific agriculture is being taught to the boys; there are trades schools, and industrial training; in all, many changes are being introduced, which give to the child the opportunity to do as well as to know.

What I would impress upon you, however, among other things, is that in my judgment, and in this I know I do not stand alone, we can:—

First: Greatly augment or hasten this change for the better.

Second: We can do something more outside of all the blessings incident to the branches of activity in the school room which I have just indicated.

To make plain just what I am trying to get at, and before stating definitely my recommendations as to what our schools must be and do, I beg to ask a few questions:

What is a human plant?

What is a human being?

Are there various powers which must be educed or developed in order to enable him to succeed?

Are his powers all intellectual or knowing powers?

What is the "whole boy" referred to by Mosby?

THE mental constitution of man comprises:

First: Intellectual power.

Second: Emotive power (the sensibilities).

Third: Volitional power.

Fourth: Physical power, the physical body being the instrument through which the three classes of mental powers are expressed.

Our school rooms will never completely fulfill their natural function; they will never live up to their full duties, obligations and responsibilities until they recognize the fact that education is education, and that constructive emotive power, from which comes character, constructive volitional power functioning in action, and constructive physical power functioning in endurance can be developed in the school room, as well as intellectual power.

Is it not true that to-day the chief effort of our schools is centered upon the development of the intellect of the child? The main object of the curriculum is to make him know things.

The fact remains, however, that the service rendering power of the human being, and hence his power to make good when he gets into the school of life, depends upon what the individual is, not upon what he *knows*, and what he *is* depends upon the degree of unfoldment or development of his qualities, capacities, faculties and powers.

IT IS entirely possible to develop the intellectual power to a wonderful degree and still have nothing but a gifted criminal.

It is even possible to develop the intellect to a marked degree, and thus teach the "head" to know; and to go a step further and teach the *hand to do*, but if we do not teach the *heart to be*, we may still have but the gifted criminal.

Eventually our school rooms will be recognized as laboratories for the cultivation of all the inherent parts of the human plant. Our educators will recognize that every child possesses, first of all, a physical body, and that to win life's battles he must have a strong body which will endure

the stress and the strain of the conflict. We will come to see, and with clearness, that the boy or girl who enters the school of life with a weak physical body is tremendously handicapped in the race for reward.

WE WILL recognize the fact that education in the sense of education, its true meaning, applies just as much to the body as it does to the mind. To that end sane and scientific instruction will be given, not necessarily so much in physiology, enabling the child to name all the bones in the body, as in the universal and natural laws of physical well being, such as right thinking, which has an important bearing upon the physiological conditions; what to eat and how to eat it in order to build a sound physical body; how to breathe in order to really nourish the body; how to exercise in such a way that every part of the body is really used, exercised or developed. The universal laws for the development of a sound body are relatively few in number and can just as easily be taught as are many of the things which are taught to-day but which are far less useful than this subject properly taught would be.

THE school room through proper textbooks will not alone teach Nature's universal laws for the development of a sound physical organism, but the teacher through class room exercises and proper sports and pastimes will guide the child to doing the things which, when done, put these laws into operation.

We are all familiar with the ancient maxim, "*Mens sana in corpore sano.*"

We all know the soundness of that. We know that to have anything like a one hundred per cent sound mind we must have, as the basis for its operation and expression, a sound body.

Just as the efforts of the best violinist will produce discord if he is provided with a defective instrument, so the soundest possible mind will produce more or less of discord if obliged to express itself through an unsound physical organism.

In a word, scientific physical culture must be made to take the place of athletics if we are really going to develop a race physically strong, without which no nation can permanently endure.

I would qualify that statement by saying scientific physical culture will take the place of all athletics which are not sound from the standpoint of sane and scientific physical development.

I would not be understood as recommending that our school life be made devoid of all sports and pastimes. However, certain phases of athletics tend to over-strain certain of the vital organs and produce positively detrimental effects.

I NOW come to what must necessarily be a brief discussion of what our schools must be and do to the end of the development of the mind of the child.

First, as early as possible in the school life, the child should be brought into an understanding of what his mind is and what he can do with it. I earnestly recommend that steps be taken to teach the simple but fundamental facts of psychology. I thoroughly believe it is possible to have text books prepared which will enable the child to come into an understanding of what his mind is and how it works. The child must gradually be made to see the fact that it has an intellect, the function of which is to gain knowledge; that it is the phase of his mind with which he *knows* things.

It is a fact that all knowledge comes to the mind through one of the five physical senses, seeing, hearing, feeling, tasting, and smelling. This being a fact in Nature and not a theory of anybody, our school room, if we really wish to develop the intellect or knowing power of the child's mind, should be so regulated that his senses are trained; his mind trained to sensate.

We as practical business men jogging along the turnpike of time, come to see that when salesmen call upon us one of them will observe twice as much concerning our needs as another in the same

line of effort. Gradually we come to perceive the fact that the difference in the *ability* of men and women, as far as their intellect or knowing power is concerned, is very largely a matter of their difference in properly observing, properly sensating, and yet when I went to school no teacher ever even pointed out to me the necessity and the value to myself of cultivating the power of observation.

IT IS not by any means either a difficult or expensive matter to provide our school rooms with apparatus for the testing of the senses. It has remained, however, for business institutions to provide different ways and means for testing the mental development of adults—determining their efficiency. Ways and means, based upon proper tests, should have been provided for the mental development of these people when in school and before they applied for or got their first job.

Some of our most advanced business interests, and the military branch of our Government through recent experiments and tests in the selection of men for the army, have beat our schools to it in this important particular. Let us no longer neglect our obligations in this respect.

In another article I shall discuss some other phases of this important subject, and hope to suggest some practical remedies for the improvement of our rural schools, by which they may be brought into closer harmony with life and with the needs of the present day for training of "the whole boy and the whole girl."

Digest of an address read before the National Conference on Rural Education and Rural Life, Washington, D. C.

Education and Ignorance

THERE are only two really deep-seated and influential enemies of human happiness and human order, ignorance and selfishness.

These do pretty much all the damage that is done in the world, and they are the always present obstacles to improving the condition of mankind.

It is the province of intellectual education to address itself to the first of these, and it is the task of moral education to deal with the other.

If men's eyes could only be really opened to an understanding of how the civilization of the world has been won; if they could be brought to see the significance of each step, taken however long ago, on the upward path of man's development; if they could recognize that the perplexities of today are due chiefly, if not entirely, to lack of adjustment between the ruling principles which are at work in human life and the circumstances of the moment, and not to the imperfection of unwisdom of those principles, they would be able to pass juster and wiser judgments upon the questions submitted for arbitration to them as citizens.

If men could only be led to appreciate the distinction between selfishness and selfhood; to see the richness and fulness of nature which come from service; and to realize that the highest expression and the greatest conquest which a human personality can attain is through finding its ideals and its satisfactions in promoting the happiness and the interests of its kind, the task of government would be easy indeed.—*Nicholas Murray Butler.*

Organized Confidence Needed in Industry

By JOHN E. EDGERTON,

President the National Association of Manufacturers

INDUSTRY throughout the United States is strongly confident of the future; industry in the South has particular reason to be confident of the future and of itself.

But all industry needs to give more outward and visible expression of that confidence, for the benefit of other related business throughout the country. It needs organized confidence to foster a resumption of the full and free purchasing spirit so that that confidence may extend its good influence in all directions.

As a southerner, born and reared south of Mason and Dixon's line, I think I know my South. As a manufacturer, having been in business in the South all my life, I think I know, or certainly ought to know, many of the most important problems that we manufacturers are facing today. The manufacturing industry of the South has grown to proportions that only a few of the most far-sighted men of our section dreamed a decade ago. As manufacturers, we, heretofore, have been more or less content to drift placidly on our way, developing only by reason of our own energy and momentum and natural, steady growth.

BUT the South, through the last fifteen or twenty years, has been getting its strength; and with the coming and passing of war, with the tremendous assistance that had to come from the South and nowhere else, we have entered upon a new era of industry and manufacture that has attracted not only the attention of the rest of the country, but of other large and important centers of the world.

Surely the South is growing strong industrially. And with all these developing, broad, basic industries, the South must extend her efforts along other lines that work in with the general industrial developments of the country. She must ally herself in harmonious relation with those industrial organizations that are struggling for her own and the country's betterment.

We need not only to go out among our manufacturing associates and seek their help in furthering our policies and principles, but we must give our hearty co-

operation in all those specific and general efforts that will benefit us in the South.

We must take our part, which now is a foremost position, in all efforts to bring about better consideration for industry by the legislatures of our own state and the National Legislature; we must work in harmony with other interests that are seeking to remove the fetters on present-day industry, brought about by unjust and unfair taxation, non-representation on national boards and so on.

And by so doing, we can give great help not only to ourselves, but to other large and influential industrial groups.

WE ARE interested in the merchant marine, for that is one of the immediate factors for the upbuilding of the commerce of the South; we are interested in the tariff, a sane and fair tariff, for that will bring certain protection to American industries in general and southern industries in particular; we are interested in waterways, for by the waterways' extension we are developing our state and interstate commerce, particularly on the short hauls; we are interested in railroads, for they are our mainstay of transportation; we are interested in highways, for by the proper upbuilding and maintenance of the highway we may provide a continual flow of products by motor to and from the factory; we are interested in taxation, for taxation today is one of the chief obstacles of free industry; we are interested in a score of other vital subjects which pertain to our industries and to industries of the country.

All of these things are national, and they are governed by the legislation that is shaped for them by our representatives in the national law-making body. It is our duty, not alone as southerners, but as national manufacturers, just come into our own, to take our place in the national ranks of industrialists who are continually working for the prosperity of the country. We can meet on common ground and work on common principle, with large manufacturing groups in other parts of the country, for our ideals are national and our inspirations born of that determination that has made the United States the greatest industrial nation on the face of the globe.

IT IS impossible to undertake any review of our present or future economic position without taking into consideration the conditions which exist in other parts of the world. The South today as no other section of the country has suffered because of the impoverishment of Europe. Its great staple, cotton, has been subjected to a fall in values which probably has never before been witnessed in the history of the world; not because the demand for cotton has decreased, but because those who need it cannot pay for it.

The vast economic upheaval which followed the post-war period of inflation has practically spent its force. Europe, threatened with social and economic bankruptcy, is once more regaining her equilibrium, and her problems today are those of the convalescent, who, having passed the crisis of his illness, is now carefully safeguarding his strength, lest he exhaust himself and suffer a relapse.

THE entire recovery of Europe waits on the United States; and in the recovery of Europe lies the key to the economic situation of the world. There are no patent nostrums which will effect a sudden resumption of the trade practices and routes of the world; no magic remedies which we may apply that will cure the wasted fortunes spent in a cataclysmic war.

Only work and time will do it. Both are effecting the cure today. But we, the greatest and most powerful nation of all time, in whose hands, it seems, destiny has placed the fortunes of the universe, must play our part.

We must use our surplus funds to aid in the resumption of industry abroad; we must offer our credit to customers who need it, when that credit will aid the producers of other countries to attain stability.

We have a vast surplus of raw and manufactured materials of which we must dispose; and we must sell them today on the buyers' terms or keep them. It is better to sell at a profit, even when that profit is slightly delayed, than to curtail production, or to hold our surplus in a warehouse.

Let us as producers, intent on maintaining our ratio of production at its highest pitch, develop the "international viewpoint." Let us go after the foreign business, where we today have such a marvelous asset of good will. We gained it through performance as a nation during the past seven years. Now we have to keep it through the individual efforts of each manufacturer and trade association.

If Religion Came to Business

I do believe that there should be more of the spirit of religion in business. The first thing that occurs to me is that the spirit of fair play, which is really treating others as we would like to be treated, begets confidence, and confidence promotes, and is the foundation of, good business.

As in all cases, results following any line of action are not always immediate or uniform, but I sincerely believe that if the spirit of religion were to be made manifest in business tomorrow, many of our present difficulties would rapidly disappear, and there would be a revival of both religion and business.—ROSA S. CLARK, Treasurer, General Federation of Women's Clubs, 1920-22.

Something for Nothing

I wish someone would rise and explain the almost universal human failing of expecting to get without giving an equivalent. I'll take off my hat, bow my head, and admit freely, that it passes my comprehension.

"You can't get something for nothing," is one of the most common of all current expressions. You hear it on the lips of people of all classes. And, bless their hearts, they believe it, too.

You believe it.

I believe it.

And, yet, for some reason I cannot fathom, we are all of us all the time, in one way or another, trying to beat the immutable laws of nature at their own game.

The man who resorts to stimulants is trying to get energy without paying the price of nourishment and use, by means of which alone energy can be purchased.

The man who overeats is trying to get gustatory gratification without paying the price of muscular activity sufficient to give him real, earned hunger.

The man who overworks is trying to get two life-times of effort for the price of one.

The man who cheats or overcharges or underpays his fellow man is so obviously foolish that he is becoming obsolete in up-to-date business.

It is easy enough to say all this—and to believe it.

But, for some reason or other, it is about as hard a task as man has ever attempted to know what is the fair deal, to give it to one's self, and to practice it towards others.

The reason it is so hard, I suppose, is that it takes thought.

And no harder work has ever been discovered than thinking.—Arthur Frederick Sheldon.

Wanted—A Man Who Can Think

By CHARLES T. HULL

Akron, Ohio

"Wanted. To employ a man who can think.

"Don't answer unless you can demonstrate your ability. No references required."

THE chief value of a vacation is that it clears the mind. Through the procession of the year men labor so absorbed in their work that they forget the outline and scheme of things. They lose sight of the details of the original plan. They are unable to see even the whole of the facade upon which they labor. Often the other three sides of the structure are totally lost to them.

Thus men and women become buried in their work. They grow tired under the strain of the hot weather. Their effort is wasted and mistakes are made. Finally they are absorbed in the details of daily doing. Life becomes a terrible round and riot of days spent doing the next thing, regardless of its value.

But when the quiet peace of vacation time comes, these scattering details are locked in the office, forgotten. Thoughtful people cast off environment. They seek different surroundings where irritations are forgotten while the mind and body are refreshed in new and healthful recreations.

THE result is that bye and bye as the time for work again comes round, the dust of details has settled. The annoyances of life have ceased to echo. The artist finds himself seated peacefully before the masterpiece of his life, able to study it as a whole. Like a painter before his canvas he steps back to view the work with appreciation and judgment.

Now he sees the whole plan. The general outlines are tending somewhere. He can tell which thing should be done next and what progress has and can be made. He has gained perspective.

The recent history of the city of Akron and doubtless many American cities is just like that. Two years ago one couldn't see the city for the crowds. One couldn't hear the voice of his own mind for the noise of production. Life was a helter skelter, hurly burly.

But Providence has seen fit to provide that the city shall have a blessed Sabbath. We now have time to sit down and contemplate our home town. We are beginning to look critically at this community which we are building. With keener eyes and calm minds we see where things need to be done. We are profiting now by lessons of the tumultuous days.

WHAT do we need most? The question is national and international as well as local and personal.

Surely there is one thing that the world does need and has suffered seriously for the absence of. Our lack is Original Wisdom.

The impressive thing today is not the little we do know, but the vast amount that we do not yet understand.

Enter any realm of knowledge. Talk to the professional men, the scientists, the statesmen, the rulers. Look into the last year of your own life.

Everywhere you will find vast chasms of the unknown. Almost every day some scientist kicks a brick out of the pavement of our civilization and exposes a great cavern of unexplored wisdom.

We have been living a galoping, superficial, existence. We have been building our roads on paper foundations, both in the regions of travel and thought.

The foundationless brick surfaces that pass for pavements in some parts of this country are fit symbols of its civilization. We need to dig down deep and fasten ourselves to the solid rock of truth. We need to drink copiously at the wells of wisdom. Our life is in need of an understanding that no system of education can give. We must learn to think thoroughly.

WE have been getting peace, prosperity, position and power.

We have raced after happiness, wealth, books and people. We have been stuffed surfeit full of the harangues and systems of lecturers and speakers. But still we are without understanding in the face of the world's biggest tasks.

Solomon said "With all thy getting, get understanding," and we need to.

Now wisdom is knowledge of the truth.

And understanding is the ability to use it. It does not mean passing a college examination, or answering Mr. Edison's questions in record time. It does not mean that we must own the encyclopedia of all knowledge.

The world is too full of reservoirs of information. Water never does anything useful until it gets out of the reservoir.

It is likewise with knowledge. There are too many sponge-headed scholars extant. We need men who can think. We need leaders who can sit down by themselves and think it through. We need politicians, statesmen, scientists and professional men *who have learned to think and act rather than read and recite.*

UNIVERSITIES boast the size of their libraries. The world needs a university that has no library and never uses a text. One that will inspire men to seek knowledge where God has written it; to

know universal principles because they have thought them out for themselves and to apply them because they know where and when and how and why they work.

For the eternal foundations of civilization, if we ever find any, must be founded upon the rock of the Creator's own wisdom. He has written His knowledge in the universe, hidden it in nature, and painted it on the sky. It is man that has attempted to can it in books.

Men need to take more time in life to observe, to experience, and to think things through. The Lincolns of earth have had no texts and found no teachers because they did what had never been done before.

We want such men today. With every crisis of history the Master Mind of the universe has provided His own solution. We need leaders who can think their way through our problems and grasp that solution today.

Thrift and Industry Economic Factors

By ARTHUR J. MORRIS

IT will take some time yet for business conditions in this country to complete their convalescence.

If a large majority of the people will, first, be persistent optimists, second, live within their means by carefully working out a living budget; and third, save something, the public will be surprised by the power the people themselves can contribute to a return of prosperity in this country.

In order to restore all forms of business to normal activity, it is essentially necessary that certain economic conditions be remedied.

The cost of living must be still further reduced and wages must be further lowered and production increased at a reduced cost of completed articles.

Simultaneously with these accomplishments, in order to make them practicable, domestic and foreign credits must be put on a sound and more accessible basis. This must be accomplished by establishing a better ratio between invested capital and credit extension by increasing the former and curtailing the latter.

These necessities may be achieved only by the highest order of cooperation between individuals, firms and corpora-

tions representing every class of society.

NOTHING can be done by one class crushing against or damning the other.

To each category of people comes the highest obligation to perform their full duties in order to realize this result.

Capital must study its obligations and promptly meet them—labor must do the same, because there can be no reduction in the cost of living and of labor without a corresponding reduction in the cost of articles necessary for living.

It is a cycle requiring complete cooperation in order to get anywhere.

And above all, these requisites to a complete restoration of better business conditions must be based upon a universal abandonment of habits of waste and extravagance and the substitution of nation-wide economy and thrift on the part of the American people.

As a result of the World War not only have millions of lives been lost but a vast amount of wealth in the form of property has been destroyed. Only the most rigid saving and economy can meet the consequences resulting from this material devastation.

The Weak Link That Held Him Back

By *ORISON SWETT MARDEN*

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THE percentage of people who win out on a gambling investment is so slight as to be negligible, but the ninety-nine and nine-tenths who lose out on their investment, and as a consequence, lose their property, and die of a broken heart, are seldom heard from. As people get more deeply into the responsibilities of earning a living, they lose their dependence upon 'lucky' stones, 'divine direction,' and other misapplied slogans cunningly devised by smooth promoters.

"There is only one satisfactory way, or reasonably sure way, of acquiring ease, comfort and the ability to assist those we love, and that is by the cumulative effect of labor, and anyone starting out on any short cut, generally loses in business."

The above is the advice of a prominent business man to a young woman who contemplated investing all of her hard-earned savings in a gold mine in Arizona.

How many men and women, again and again, have lost fortunes by investing in some wild cat scheme, some oil well or gold mine, in some "choice tracts" of land in a far-off state, about which they knew absolutely nothing except through the glowing descriptions of the promoter! Multitudes of men and women, in all other respects shrewd and level-headed, will do the most foolish things when they think there is an opportunity for making "easy" money. They will even consult fortune tellers, mediums and astrologers regarding investments, and will not hesitate to speculate rashly on their advice.

I KNOW a man who has worked like a slave during most of his life and who would be well-fixed financially to-day were he not continually dabbling in stocks. He can't seem to keep out of Wall Street. If anybody gives him a "tip," he tumbles, buys stock on margin, and every little while he is called on to back up the margin because of the fall in stock. Now he is nearly ruined financially. He is a well-intentioned man, absolutely honest, square and clean in his dealings, but he is always impoverishing himself and his family by doing just such foolish things.

One would think that after a man had

been bitten half a dozen times by the same dog, he would look out for that dog instead of going up and patting him on the head and taking further chances. But you cannot make this man believe that he is not going to ultimately make a lot of money in Wall Street, notwithstanding that statistics show that only a very small percentage—even of the men who make a study of speculation—ever win out; the majority are losers.

THE desire to make money quickly and easily, without the usual slow process of hard work and intelligent effort, has persuaded hundreds of thousands of people to expend large sums of money on "inside tips" on the market, or on a "hunch," and has been the means of sweeping away more little "nest eggs," more hard-earned dollars, than any other one thing.

We are all liable to do foolish things of one sort or another and should always be on the lookout for our weaknesses. Men are constantly being tripped up by some fool streak which, with a little self-control, a little effort, might be corrected and the weak point strengthened.

There are thousands of men in the mediocre class to-day who have sufficient general ability to put them into the superior class, but they have all sorts of fool streaks which hinder them and retard their progress.

I know a number of men, tremendous workers, with splendid ambition, but who play the races, are tethered by drugs, cigarettes, or some other weakness which holds them down. One of these men I see often, a man who might have dominated the business world in his line, but for drugs. And instead of being a king among men, he is less than a nobody. The very thing which in the beginning he thought was giving him added power is wrecking his career and killing him by inches.

IT IS not enough to have brilliant qualities, to have a good education, to be well trained, to have ability; we must not be cursed by weaknesses which are likely to seriously mar, if not ruin, our career.

A single weak link in your character chain may be your undoing, as in the case I heard of recently. In answer to a query of the head of a firm regarding a man whom they were considering for a very responsible position, a former employer said he lacked only one thing, but lacking that he lacked everything.

The man had a superb personality, a fine brain, a good education, a good business training, and was an excellent executive, but he lacked reliability, and this weak point practically nullified his other good points. Because of it he lost in this instance a very fine position. His reputation follows him and is always queering his chances.

If you have not done any of the things you planned to do when you started out in life; if you have not in any degree approached your ideal; if you are unhappy, dissatisfied, there is something wrong somewhere.

You have not been thinking right; you have not been working right; you have not been acting right. It is time to ask yourself, "What's the matter with me, anyway? Why haven't I come up to my expectations?"

Why not take account, or stock, of yourself and find out what has become of that

wonderful mirage which you glimpsed fifteen or twenty years ago, and which lured you on like some will-o'-the-wisp through all sorts of hardships toward the paradise of your dream?

WHAT privations, what sufferings you have endured, what mountains of difficulties you have overcome, how you have been torn by the rocks, the obstructions of life! Yet you are disappointed at the meagreness of the results of your efforts. Instead of being the powerful, influential man or woman you pictured yourself to be at this time, you feel you are a very common, ordinary individual, cutting no particular figure in the world. Your neighbors are evidently not richer for your having dwelt near them; you are living a very humdrum, uninspiring existence?

What's wrong with you? Is it not time to answer this question and try to set yourself right if you are wrong? And you are wrong unless you feel some measure of satisfaction with your life work.

The lack or the weakness of one necessary quality has kept many a man from reaching the success goal. Watch out for the vulnerable spot in your success armor, for the weak link in your character chain, for here is where it will break, if at all.

Be Dependable

By BERT E. BARNES

A GREAT ship lies anchored in a wind-swept harbor. Black clouds begin to gather and the captain gives orders to make everything tight. Suddenly the tropical storm breaks in all its fury. Lightning flashes, thunder roars, the very flood gates are opened as rain pours down in torrents, and the gale sweeps across like a tornado.

The anchors grip deep into the ocean bottom and hold fast while the huge steel mass of the vessel heaves with the tremendous blast of the hurricane.

A scant half mile away, the white surf rolling mountain high, the sailors can see great boulders and caverns against the rugged cliffs opening and shutting from view like the jaws of some mighty sea monster.

Between those hungry cliffs and their prey are but two slender threads, the anchor chains straining almost to the breaking point with every heave of the great ship. Will they hold?

CAREFULLY were they forged, every part of selected material, for they are no stronger than their weakest link. Carefully were they kept painted and free from eating rust. Now is the testing time. In the balance of their dependability are money and lives.

Men are like the anchor chains of that ship. They are dependable or else they fail in the test.

Dependability is the fulfillment of every right demand upon our time and ability; it is the friendship that does not fail in time of stress; the promise that is never broken.

The dependable man is the one who forges ahead in his life work. No matter what line of endeavor he may chose, he is sought out, for he is worthy of responsibility. Whether his boss is watching or not he does his best. He makes good in smaller tasks and moves on to larger.

In men as in a storm tossed ship, dependability is necessary to success.—*The Morse Dial*.

Opportunity—And Some Other Things

By ARTHUR J. FORBES

A YOUNG man begged me the other day to get him a job. There was nothing especially wrong in that, except the attitude of that particular young man, for whom several jobs have been found, none of which he stuck to long enough to really find out whether the work was what he was best fitted for or not. That is the attitude of too many of our young men and young women.

There is just as great opportunity for the young man today in industrial or commercial pursuits, in the professions or trades, as there ever was, greater, broader opportunity in fact. But for everyone who recognizes Opportunity's knock, there are hundreds of thousands who ignore it.

For example, when in the course of human events, as the old time Fourth of July orators used orotundly to proclaim, the time arrives for the young man to leave school, and to make a decision as to what he is going to do to make a living or a name for himself in the world, how many give the matter any thought and how many really do make any decision? The vast majority just drift along, perhaps into some job, perhaps into wasting their time in idleness until some friend or relative finds a job for them, either in his own business or with some friend.

At the present moment there may be some excuse for unemployment in the great industrial centers, but in ordinarily prosperous times, it is a sad thing to contemplate the thousands of idlers who may be seen in any of our larger cities or towns.

NINETY-NINE out of a hundred of these young men will tell you that there is no opportunity for them. There isn't if they expect to step right into a \$5,000 or \$10,000 a year position, without going through the hard work of gaining sufficient knowledge and experience to enable them to be worth such a salary.

What really is the opportunity for the young man today, for becoming successful, or for achieving even a modest financial competence? If one looks only at the groups of loafers who may be seen on the street corners, in the pool halls or in any of the other gathering places of those who live lives of more or less ease at the expense

of relatives who do earn a living, one would be ready to say in their own expressive language—"Not a chance."

But there is a chance even for these youths if they can only be aroused to a realization that most of us must make our own opportunities and not wait for some one else to point them out. If they can be persuaded that there is something more worth while in life than the pursuit of pleasure, something better than merely "having fun," they may be aroused to the thought that after all something besides the pay envelope comes to us as the result of honest work.

THE slacker does not enjoy life as much as the man who honestly earns what he gets. Did you ever realize that one actually gets tired more quickly at shirking work than in doing it? Personally I would rather work at a dollar a day than loaf, with absolutely nothing to do, at twenty-five.

A colored man who does the odd jobs around my house found that out.

"Some of these men workin' with me tol' me I was doin' too much work on that paintin' job las' week," said he, "an' I tried their way. An' Colonel, my arm got so tired movin' so slow all day that I was plum tired out long 'fore sundown."

If a negro laborer could so easily discover that fact, one would think that all of us would discover it—but there are some who haven't found it out yet.

There is ample opportunity today for the young man—or the young woman—in this country of ours, a better opportunity than has ever been presented to them before—for those who have enough force of character, enough ambition, enough energy, to know that it depends almost altogether upon themselves as to whether or not they advance in whatever work they are doing.

The rewards of industry seem to be slow sometimes, but they are sure. "Everything comes to him who knows how to wait," is the French version of the old proverb.

JUST waiting will not get anyone very far. No man, no business, which stands still, ever succeeds. To know

how to wait, is to know that one must study, must plan, must look ahead, must think, while waiting. Opportunity lies ahead for the trained man, the man who has trained himself to think, to have initiative, who has studied the particular business in which he is engaged and not merely studied, but mastered it.

The man who masters his job, no matter what it may be, who is prepared to give not only loyal but intelligent and efficient service, who in spite of all temptations to take it easy, to slight his work, keeps right at it, doing a better piece of work every day, keeps out of the rut and shows his interest in the business, will be advanced and will finally win what we call success.

This is not easy. It requires force of character and a determination to allow nothing to interfere with the gaining of knowledge necessary to master the business, whether it be banking or merchandising, salesmanship or manufacturing, mastering a profession or becoming a successful farmer.

Success does not come to the aimless or the slothful, nor to the pretender, who hopes to "get by," through bluffing. Virtue may not always be its own reward, in spite of the proverb. But be sure that the business or professional slacker who thinks to make the upgrade of success on "bluff" instead of the value of his services, on knocking instead of knowledge, is headed for failure, not for success.

No, my youthful brother, the worthwhile things of life are not easily won. We can't make life just a succession of movies and jazz and expect opportunity to toss fame and fortune into our hands. Success demands real effort, real study, real thought.

MATERIAL success alone does not insure happiness. We must develop the spiritual side of life and character as well as the material side. There is something in life far more important than getting a big salary or the accumulation of a fortune. There are thousands of wealthy people in the world who chase madly from one pleasure resort to another, seeking what they think is happiness, yet having not the slightest idea what true happiness is.

There are not so many kingdoms on this earth as there were a few years ago, but there is one kingdom which all of us may discover; and we do not have to travel and search the wide world over

to find it. One whose words have been kept glowing with the Divine fire of truth through the passing of more than twenty centuries said: "For lo, the kingdom of Heaven is within you."

Unless we seek and find that Heavenly kingdom, we shall not find the greatest opportunities in the world. When we are in the way of realizing our duty to God and to our neighbor, we are also in the way of realizing our material ideals and aspirations.

OPPORTUNITY for advancement may be found in almost any line of endeavor. If a young man finds himself at the end of his opportunity in the position he is in, then it is time to make an opportunity elsewhere, as every successful man has done.

If you are not prepared when Opportunity knocks, you alone are to blame. The careless, or indifferent, those who have not prepared themselves, failed to realize that they would have a chance to make good. They did not keep step with others who were marching ahead of them. They were outstripped by men whom they considered plodders, but who were prepared when Opportunity beckoned.

You can't spend three-fourths of your waking hours keeping step to the squawking of a jazz orchestra, instead of using some of your leisure time for reading and studying, and expect to succeed.

This may be old-fashioned advice. It is certainly old. Solomon wrote something very like it several thousand years ago when he said: "Go to the ant, thou slug-gard; consider her ways and be wise."

But it has been proven to be good advice by those who have followed it; and most of them after all were just ordinary people, just like you and I. Genius, after all is only common sense hitched up with energy and hard work.

THE young man who intends to succeed in his chosen vocation must first determine what his goal is to be. Then pre-supposing that he has already acquired at least the foundation of a good education, let him stick to that determination, letting nothing turn him aside from it; let him seek special knowledge of the business he is in through practical experience, seek a broader and wider knowledge of the important things of life through reading and study, be ambitious, alert,

(Continued on page 38.)

Some Causes of Success and Failure

By ETTA DUNLAP GANT

ACCORDING to the Hermetic philosophy, all force, whether latent or expressed, is arranged in pairs of opposites. It is one pair of these twins that we are to consider in connection with the causes of success or failure. No one knows where one begins or the other ends and both are subject to the same law.

At first I thought this title should read "cause" rather than in the plural, for the whole secret of success or failure may be given in one statement: "Go thy way, and as thou hast believed, so be it done unto thee." But as there are so many tributaries, so many variations of the mental state which influence the result of any project, I decided to let it stand and treat the cause with its tributaries, or, some of them.

"Go thy way" is not a command but a privilege granted—freedom to make our own choice, and choice is the pivot upon which man's destiny hangs. "Choose ye this day whom ye will serve"—which law you will keep.

"As thou hast believed." As, or the way and *what* you believe determines the results. If you believe in success, then success be unto you; if in failure, then failure is the order honored by the firm upon which you are drawing. Either is yours at the same cost, and by the same law and from the same source of supply.

NOW, I am going to place the emphasis on "believed" and it becomes necessary to make a distinction here between belief and faith, and to make this difference clear in simple language, I am going to show how another statement of law is often misquoted.

It is this: "As a man thinketh, so is he," which should read "As a man thinketh in his heart, so is he."

As he vibrates at the center of his being, so is he. He may think with his intellect, or, reflect the mental pictures that are photographed on his mentality, with little apparent result, but when he thinks *in his heart*, when he vibrates at the center of his being, he contracts Universal Substance with design and gives the impulse which molds that Substance into the form of the idea he holds in his mind. Therefore, it is only when belief reaches this state of feeling, or *faith activity*, that it is done unto him.

"If ye had faith as a grain of mustard seed, ye could say unto this mountain, 'Be thou removed and be thou cast into the sea,' and it would be done." I have given you one idea of faith but I hope to show you another which means much to me.

Usually when treating faith in connection with the mustard seed the littleness of the seed is taken to suggest the possibility in the least particle of faith, but I think there is a lesson in it of far more value.

"If ye had faith as a grain of mustard seed."

"As" does not suggest quantity but manner, and I take it to mean faith with the wisdom that a grain of mustard seed shows.

A mustard seed knows that it can make nothing but a mustard plant. It has no fear that it will be a turnip or a cabbage. It knows that it has the perfect pattern of a mustard plant wrapped up in it and it goes right on growing and unfolding according to the plan and specification for its own body, taking God at his word when he said he had given to each seed its own body.

Again, think of the celery seed which is much smaller than the mustard seed, and take a stalk of full grown Michigan celery and consider the seeming miracle. Is it possible that the whole plan and specification for this plant could be wrapped up in this little pin point of a seed? Yes, but the greatest wonder is that the seed knew it and had wisdom enough to keep to the outline of the pattern.

If man had faith as these little seeds let us see what he could do.

GOD created man in his image and likeness, and Jesus said man is a co-worker with God, also that he is heir of God and joint-heir of Christ, and he said that "All power in earth and heaven is given unto me."

Then if man is joint-heir with Christ, each one of us can as boldly claim all power in earth and heaven, and the pattern of our perfection is the image and likeness of God wrapped up in each one of us and is just as sure a pattern to grow by as is the little seed's and if we used our faith with as much wisdom as the seed,

working with the law of Good—co-workers with God—we would as surely bring forth the likeness in perfect Sons of God.

But since man is God's counterpart, he has all volitional powers and is a free agent, and since in the garden of Eden he began to have double vision and see both good *and* evil, not keeping his eye single to the good only, he has failed to manifest the perfection of his pattern, and has not shown a faith equal to the mustard seed's.

But when man can say in his heart, *I am success*, and go right on growing to that idea or pattern, never allowing pessimistic rumors to deter him or change his course, there is nothing in earth or heaven can keep him from being the phenomenal success he may conceive.

But by the same law he may be the most miserable failure if he allows fear in any of its forms to cast shadows on the pattern until he loses its outline.

FAITH turns on the current of production, and fear is its twin, or, fear is faith's extreme opposite, and what seems almost sad, it is just as powerful.

You know Job said "This thing that I have so greatly feared hath come upon me." Faith magnetizes one with the power to draw to him the thing he believes in 'tho the form of his faith is a fear, for fear magnetizes with power to draw the thing feared.

Faith gives confident assurance and poise.

Fear creates doubt, trembling, and confusion.

Hence it is easy to know which one of the pair we are entertaining, and if it is the undesired guest, we can, by determination, *and will to serve only the law of Good*, drive out fear, establish faith, and restore the likeness.

It is by our active faith that "it is done unto us," and I believe this wave of applied psychology, or scientific Christianity, that is sweeping the country, is doing more to cause people to stir up the gift of God that is within them than anything else could at the present time.

Success or failure does not necessarily mean the acquisition of things nor the lack of them, but it does mean that which satisfies, or fails to satisfy, at the stage of development in which one finds himself.

There is a definite prescription, the use of which will enable one to fulfil his desires, whatever they may be. It is this: "Seek ye first the Kingdom of God and

his righteousness, and all these things will be added unto thee."

I think probably the last part of this prescription has not been taken seriously. Few people believe the addition of things depend upon finding the Kingdom of heaven, and the first part of the instruction is thought too preachy. I have had no intention to be preachy but purely analytical, so let us analyze this.

"SEek ye first the Kingdom of God"—"Good," or "heaven," as it is written elsewhere—"which is within you."

Now, a kingdom or state always has a form of government with a constitution and by-laws for its maintenance, and so does this kingdom of heaven, which, being definitely located *within you*, must be a state of consciousness all harmonious, and so there are definite laws by which this state of harmony is preserved.

We are not only admonished to seek the Kingdom but also His righteousness. Righteousness means the "right use of" and when we know and exercise the right use of the laws of harmony, we not only find but found the Kingdom, and as there can be no unbalanced condition in God's Kingdom, or, the Kingdom of harmony, all things are added as their need or desire is recognized.

If we feel desire we know the law of supply; if danger threatens, we instantly make the right use of the law of protection, etc., and so a perfect balance is kept, for we know our relation to all things manifest even before they become tangible to the physical sense for we sense our spiritual nature and discern the spiritual form before it becomes subject to the low vibration necessary to recognition by the material sense.

"Eye hath not seen, nor ear heard, neither hath it entered into the heart of man," the things that God has prepared for him. If we could realize the full truth of this statement and begin to *idealize* the *real* in place of spending our effort in realizing the ideal, we would save much energy.

This is the way Jesus spent himself. He knew there is no ideal that is not already real and when he needed money for taxes he took it from the fish's mouth. When he needed bread to feed the multitudes, he knew the law of increase and multiplied the loaves and fishes. By mental chemistry he turned the water into wine. Had the supply for these needs as they arose not been real, there is no law by which they could have been produced.

LET us see if the premise is true. Did Franklin *create* electricity by trying to realize his conception of it or did he idealize its reality as a power to be used?

Had electricity just become a product of the Infinite to fulfil his conception, or had it always been prepared waiting man's use?

Again, was it an impossibility to overcome air until the recent use of the aeroplane? Was not the law of aero-navigation just as sure before it was discovered as since? Was not the power and its law always prepared?

Think of all our modern conveniences, which are realities to us, comparatively speaking, only since yesterday. And yet, they have always been prepared for us and waiting in the unseen until some one idealized their reality and discovered the law for their production, and if we could but glimpse a view of the eternal ages coming in, laden with wonders so much greater than any yet conceived, we would stand amazed beyond belief, for it is and always will be true that "Eye hath not seen, nor ear heard, nor hath it entered into the heart of man," the things that God *has* prepared for him.

Then it follows that one of the main tributaries to the cause of success or failures, is our ability to idealize the reality or the lack of this ability.

I WILL speak of one direct cause of failure that seems to me to warrant attention, and I go again to the Statute Book of the Ages for the law, and quote: "Be ye not unequally yoked with unbelievers."

This is a warning in the form of a command which orthodoxy has been wont to interpret in a way that makes it almost a joke; namely, to mean an injunction against the marriage of a member of one religious denomination or creed with a member of another religious sect.

Does it not seem strange that intelligent beings could so misread a plain law? This is what it does mean: Be not unequally yoked in business, or any undertaking, with one who opposes your plans and ideas and has no faith in the enterprise. If you have ever seen a team hitched, one steady, faithful, ready-to-pull-anywhere, the other a spasmodic, balky brute, you have a clear idea of the situation in many business partnerships, and the failure is just as sure though the partnership be a domestic one.

On the other hand watch a business

where the partners are all equally enthusiastic, where they all consult together, where they suggest, pro and con, and then all finally agree on a definite plan and go to work with vim to carry out that definite program, and, no matter how insignificant the undertaking originally, it will be a sure success because they are keeping the law of success that never fails.

SUCCESS or failure has an orderly process for they are works of creation, but as I said in the beginning, I shall make no attempt to give you a technical outline, describing Spirit as it first manifests as a vortex of energy and on through the different stages to where it reaches the dense state which we call matter, and though the product be a thought it is matter, else thoughts could not be things.

So if the success we desire be a clear idea of self attainment to which we aspire, there is the same process necessary for the change in Substance as for the achievement of a much denser manifestation of success in a more so-called material way.

But I am going to give you the order of creation as I understand it and you may hold to your order as it may please you.

If I am not mistaken, it is usually taught that imagination is the first stage of creation. I cannot accept that, however. Desire is the initial impulse of creation. Frances Larimer Warner says in her four lesson course that no one knows the origin of the word "desire" and that she has as good right as any one to give its meaning and root word, saying that "sire" is its root and that desire is the siring of the thing itself—the siring, the begetting, the beginning of the thing desired.

I know we read that God created man in His image, meaning he first created him in his imagination, but we forget that he said before that "*Let* us make man in our image," showing that desire had already begun the process of creation and the magic in the word "*let*" brought forth the likeness.

THE nature and power of desire was demonstrated by Helen Wilmans, one of the pioneers in the New Thought movement. She was among the poverty poor, and said she was glad she could stand before shop windows and see all the pretty things of comfort and refinery that women crave with no feeling of desire, no emotion, no longing for them, just a state of lethargy in which she didn't care.

But in some way she caught a vision of the truth that to possess one must first desire. And she began to cultivate desire systematically with the result that she accumulated until she owned almost a city.

But that was not the best result of her work. She was just as anxious to give out the truth she knew for the good of others as she was to accumulate and there are thousands in the world to-day who revere her name because of the change in their fortunes on account of the revelation of the truth she taught.

Hence, I advise all to cultivate a healthy desire, then give it form in your imagination, and hold it until it is filled and stamped on the order sheet of your mind, and when it is ready to mail, or dispatch, or give in to the filling station, *let it go*, and LET it be, and you will find that the "let" will work magic for you too, and that it is true that—

"Our desires, as said, do measure

Just our capabilities. Who with his might

Aspires unto the mountain's upper height,

Holds in that aspiration a great trust

To be fulfilled, a warrant that he must not disregard,

A strength to reach the height

To which his hopes have taken flight.

"Ye fail and suffer from yourselves. None else compels. None holds ye that ye live and die, and whirl upon the wheel, and hug and kiss its spokes of agony, its tire of tears, its nave of nothingness. Behold, I show you truth! Lower than hell, higher than heaven, outside the utmost star, farther than Brahm doth dwell, before beginning and without end, as space eternal, as surety sure, is fixed a Power divine which moves to Good; only its laws endure."

Learn then and success secure; for, no matter what your condition, physically, emotionally, or financially, you can be well, you can be happy, you can be a success.

The Land of Beginning Again

By Louise Fletcher Tarkington

*I wish that there were some wonderful place
Called the Land of Beginning Again,
Where all our mistakes and all our heartaches
And all that is selfish and vain,
Could be dropped on the floor as we enter the
door
And never put on again.*

*I wish we could come on it all unaware,
Like the hunter who finds a lost trail,
And I wish that the one our blindness had
done*

*The greatest injustice of all
Could be at the gates, like an old friend that
waits*

For the comrade he's gladdest to hail.

*We would find all the things we intended to
do,*

*But forgot and remembered too late,
Little praises unspoken, little promises
broken,*

*And all the thousand and one
Little duties neglected that might have per-
fected*

The day for one less fortunate.

It wouldn't be possible not to be kind

In the Land of Beginning Again;

*And the ones we misjudged and the ones
whom we grudged*

Their moment of victory here

*Would find in the grasp of our loving hand
clasp*

More than penitent lips could explain.

*For what had been hardest we'd know had
been best,*

*And what had seemed lost would be gain;
For there isn't a sting that will not take wing
When we've faced it and laughed it away;
And I think that the laughter is most what
we're after*

In the Land of Beginning Again.

The ladder of life is full of splinters, but they always prick the hardest when we're sliding down.—London Opinion.

A friend of mine who ought to know better has many unhappy days because he hasn't sense enough to lose himself in thinking about the problems of other people. He insists upon thinking about himself and his own ideas. He hasn't learned the scientific truth of the statement "He that loseth his life shall find it." If you want happiness get it by forgetting about yourself in being useful to others.—*The Watchman*.

The Extraordinary Case of the Remingtons

By CHARLES D. ISAACSON

Editor, "Our Family Music" Page, N. Y. Globe, Author, "Face to Face With Great Musicians"

WHEN a man makes his will, it is really too bad that he cannot leave a legacy of his virtues and talents, along with the material products of his labors.

We have witnessed innumerable instances of the inheritance of great fortunes. Businesses have been handed down from father to son and grandson. Wealth has been retained in a single family for centuries. Trade marks of commercial products are worth so much in "good will" and the "established in 1793" is printed on the letter heads of the company in 1921. The lands, the gold, the machines can be passed onward and eternally. The gloss, the glamour, the atmosphere, the acquired snobbery and aristocratic up-turned noses roll down in the momentum of passing years.

William Vanderfeller of 1920 has the automobiles, the cosmopolitan mannerisms and the country estates which were originally bequeathed by his great-great-grandfather. Even kingdoms and empires and dynasties have gone to the first born, the heir-apparent. In a day when the world was an empire of Rome, the same blood assured the same world domination for the son as the father, and so for generations.

BUT there is something which cannot be passed down. I began this story by declaring that it is too bad that a man cannot bequeath his virtues and his talents. But I will revise that statement at once. It is even possible to bequeath one's virtues, and even possible to bequeath one's talent. But the something which cannot be passed onward is genius!

Genius like the flash of lightning strikes and never strikes again in the same place.

Genius is such a rare and spectacular endowment, that science has yet to give an accurate definition of it, has yet to give a satisfactory explanation of its origin and characteristics. We know what genius has done, but we cannot say what genius is!

Lombroso has in an interesting volume called "The Man of Genius" practically proved that the gift is a coat of insanity

turned inside out. But that is not true. I cannot agree with the Lombrosian theory that genius and insanity are akin. The reservoir of water is not dangerous, but the flood-tide can swamp the city. The reservoir in its walls is like the genius; the flood-tide like insanity. The water in the pipes is like the genius; the broken pipe spilling its contents is like insanity. That genius and insanity have often been vested in the same individual is true, just as the reservoir defective has sometimes overflowed its walls!

IT IS interesting to investigate the world of mighty achievement and to be permitted to peer into the lives of geniuses. From whence came that gift? How did it lodge in the particular individual so honored and often so broken by the intrusion? What set of circumstances conspired to crown the peasant king?

Why should Gluck, a little barefoot boy in the forest, ugly, crude, vulgar, boorish, have been chosen as the instrument through which the French Opera should be saved? Why should William Shakespeare, son of a man who could not sign his name and could point to no progenitors of unusual ability, have been the man in whom the muse of drama should have taken residence and erected a monument for all history? Why should the small-bodied, ill-treated Corsican Napoleon lad have been singled forth, imbued with power and made the superior of all the high-born generals of Europe?

These are questions intimate to our story, for the mystery of origin lurks in the impossibility of continuity. Once acquired, why should the priceless possession be permitted to flee into the emptiness of space?

The genius lives and pours his pearls into the world's lap, often being prodigal of his spendings; yet he cannot hold the technique for his nearest and dearest. He prays for a son to carry his spirit forward. The little one lies in the cradle, and the genius prayerfully looks upon the small bundle of flesh and wonders.

The son may inherit the cast of features, the mannerisms of body and gesture and

speech and virtue or vice—this is heredity. But the subtle flash of lightning—where is it? The father and mother can endow the youngster with all the luxuries and affections of wealth and love, can turn over the lands and properties instantaneously to the heir.

BUT the gift of gifts? Where is it? All through history the riddle has been propounded. Every time a mighty parent announced the coming of a son or daughter, the world has held its breath and said—"Look for a great human being." But all the looking suffices not. I could cite for you here a thousand instances of beautiful genius that melted away with the passing of the first generation—even where the stage was set for the continuance of the power!

Occasionally, as if to taunt the rest of humanity, a son has been like his father. There were Dumas, father and son. There was Stradivarius, the elder and younger, and Amati, first and second among violin masters. Sheraton, the furniture designer, had a gifted successor. It is very hard to find these instances, one must search history with a fine comb. Where it would be most expected that the succession has been proven, it is found that the evidence is not there.

Richard Wagner, mightiest man of opera, loved Cosima and out of that love came Siegfried Wagner, named for the hero of the Ring. But Siegfried is a very ordinary man. Take the Schumanns, the mighty musical couple, both great—nothing to follow them. This application could be turned to literature, invention, science, painting, the same thing is true.

I AM purposely drawing the background of our story, that of the extraordinary case of the Remingtons.

If the second generation so rarely inherited genius, what can one expect further to find in history of a long succession of brilliancy? Giacomo Puccini, the composer of "Butterfly," "Tosca," "Boheme," and other operas was one of a long family of musicians, but before him there was no genius.

The most notable instance of sustained genius which proves the exception to the rule, is that of the musical family of the Bachs. For eight generations the Bachs ruled the world of harmony. The pinnacle of the genius was in Johann Sebastian Bach, but his predecessors had exhibited their right to immortality. The romance

of the Bachs is a fascinating one, for it stands out of history; I am hopeful that I may be privileged to tell it to BUSINESS PHILOSOPHER readers some day soon.

But in the meantime, we would listen to the story of the Remingtons.

It is a remarkable example of sustained genius. It is the narrative of a great American family—hence from a patriotic standpoint it is worthy of attention. It is the account of science and invention and art—hence it is universal in its appeal. It is the history of great human needs and encompasses practically every family in the world—hence it is for everybody.

TAKING into account all that has been said so far of the mystery of genius, its subtle power, its unfathomable idiosyncracies, the impossibility of inheritance—how marvelous reads the story of the Remington family.

For the beginning of our little tale, we must look back if you please to the days of George Washington. The end of the account is now—although none can say that even this is the end—for like perpetual motion, there may be no stopping.

The history of the Remingtons is virtually an account of America, and is so diffuse and widespread in its application that it might be said to cover the whole development of our nation.

The crux of the story is in this: Each generation of the Remingtons has produced a genius. There has been no hurdling of an era, no skipping of an epoch. Straightway has the die been cast. Why has the history of the world been changed? Why has the lightning struck in the same place so many times? What freak of nature has been thus established?

I have just been talking with the reigning Remington, Philo Remington, in the quiet of his laboratory, as he paused from his experiments, involving the future of two of the greatest industries of civilization. . . . I would leave him for a few moments, as we turn back the leaves of history to the early days of the new Republic, with Washington making his first inaugural address.

Eliphalet Remington was not there; he was up at his home in the beautiful Illion Gorge. He was a smith and he had been useful during the Revolution, the man who by his original ideas and skill had aided the fighters to keep their horses shod, and their defences in order. But that Eliphalet was the last of the plain Rem-

ingtons. For he had a son bearing his name, and this boy was the first of the mighty Remingtons.

DO YOU know that Eliphalet Remington founded Remington Arms? He made his own gun, improved it until it became the effective instrument it is today, and participated in the political salvation of the United States. I cannot say for myself that I am a worshipper of those who kill for sport (and it must be confessed that thousands of Remington guns have been sold to sportsmen who enjoy the art of "pulling them down out of the air" or hunting them out of the forest). But Eliphalet's invention and improvements were the work of a genius. See how the lightning struck.

The young Remington worked about his father's shop, watching the anvil and the bellows, when he said: "Oh, father, I'd like to get a rifle. All the fellows around here have one—and look at all the good game I could bring home, if I could go out for a shot or two once in a while."

The father put down his tool, and looked straight at his son. "Eliphalet, get that idea out of your head. Time's hard, and I haven't any money to go throwing away on sports-shooting for you. Grab hold of that bar, son, and help me."

"But father," persisted the lad, "everybody else has one—and I—"

"That'll be all," thundered the senior Remington.

But it wasn't. One sign of Eliphalet's genius was that he never gave up. Time and again in later life he had to face worse obstacles than his father's refusal. . . . But here he was—he shut his mouth and said nothing, until one day he marched into the forge with a rifle over his shoulder.

"Where did you get that?" the older man exploded.

"Made it, father," was the terse reply.

"Made it?"

"Yep. Just collected some of the old metal you threw away, and melted it down and made the gun. I walked over to Utica—it's good exercise, only fifteen miles. Over there they bored it for me, and here we are. . . . Hope you don't mind, pop, but it had to be done."

MR. REMINGTON pretended to be very angry, but said nothing. When his son wasn't looking, he tiptoed over to the amateur gun and was stunned with admiration. It looked better than any gun he'd ever seen. And in truth it was.

This amateur gunsmith had outdone the world of gun-makers. Experience showed that Eliphalet's rifle could shoot straighter and faster and surer than any other. Pretty soon it got noised around, and several neighbors asked the lad to make them a duplicate. The duplicates were better than the original. Orders came in fast. And always Eliphalet was working his guns by hand, toting them over to Utica and having them bored and carrying them back.

This couldn't go on. The two Eliphalets put their heads together, and the older one said he'd stake the boy to some machinery, to save the trip. It was a lucky move. The smith's shop was turned into a gun-factory, and so was begun the tremendous industry of ammunitions. Until the elder's death some ten years later, the family grew quite prosperous—and all because the genius of the lad had been forced to express itself.

Of course, fortunes then and now are merely comparative. The first factory which Eliphalet next built was a tiny affair, but on that same land the great Remington and UMC institutions lift their heads to the skies. It was a crude little place, with the water brought from Steele's creek, and the clumsy wheels creaking and making a great din. Horses and wagons were sent to all the neighboring farmlands to buy up scrap metal, and soon the ore-mines were tapped.

ABOUT five years before his father's death, Eliphalet had married. And he had sons—three of them. Now mine is not a story of industry and invention, but of heredity. We can imagine therefore the human picture of the great gun-founder, when his children came into existence. He had the same dreams for them as you and I, dear reader. He hoped to see them high in the councils of the country, well-to-do, active, industrious. Of course he hadn't yet reached the point where he was cognizant of his own importance in the annals of American industry. He was aware that his gun was getting popular, and that he had made and used innumerable improvements which made all European implements seem valueless. But he didn't know he was a great inventor and pioneer.

What would his sons, Eliphalet, Samuel and Philo, accomplish?

Now here it is remarkable to observe that all three inherited their father's mechanical and inventive genius. As little

ones they played about the old forge at Illion and watched the buildings expanding.

War broke out between Mexico and the United States, and everything of the Remington activities was turned to governmental use. Remington became a government contractor, and did his part actively to develop the territorial possessions of the young nation.

The Remington factory at the outbreak of the Civil War was madly trying to save the Union; the father and three sons were desperate in their patriotic fervor and sent to Grant and Lincoln all the arms they needed. In the excitement, the gun-inventor died, giving his life just as truly for his country as if he had died at the front.

THE sons were met with the question: Could they carry on their father's work? Under greatest odds they slaved. For instance, in one week they turned out 5,000 Harper Ferry guns with saber and bayonet attachments. Truly they were patriots and were generous to a fault with the North. But the government at the declaration of peace was not so generous to the Remingtons. All unfilled orders were cancelled. A run on the bank resulted. The Remingtons just escaped bankruptcy; but the sons stuck together, and together they saved themselves, averted ruin and paid off every cent to every creditor. They had made good the name of Remington.

Next they turned their attention to further improvements in the gun, and accepted the world-wide orders which now came from England, France, Turkey, China—in fact, in every country.

But if nothing else had happened but the making of guns, there would have been no use for this story of mine. There would have been nothing super-extraordinary about the case of the Remingtons. I would have placed old Eliphalet, the gun-maker, in a class with the other historical innovators and then had nothing to say.

Robert Fulton made steam navigation possible, and there's no sequel with his descendants; Morse developed the ocean cable; Bell made the telephone; Edison worked on electrical devices and turned out many other improvements—but there is no young Morse, Bell or Edison who has done anything. The inventor of the sewing machine, Elias Howe, had no splendid grandsons. Neither did Franklin or Good-

year or Westinghouse. Turning to another division—what a poor figure is the son of Abraham Lincoln. What has come from Webster, Clay, Jefferson?

No, if the Remingtons had stuck to their guns (no pun was intended, I assure you), I could not call it the extraordinary case of the Remingtons.

BUT, behold, out of the second generation was born the Remington Typewriter! Out of the second generation came the early sewing machine. Out of the second generation came the first of the real farm implements. The typewriter stood as the Remingtons made it. But the sewing machine became the Singer, and the farm implements were developed by the McCormicks. However, the point which must be observed is that the power of the new generations was not removed. These were not sterile brains. These were not merely receivers of their father's goods and wealth—but originators themselves. Themselves were they endowed with genius.

Now it is a remarkable thing in the history of the Remingtons, that in no instance, has instinct to amass wealth been apparent or even important. The typewriter called for the best kind of treatment, the brothers felt. Into it they put a fortune—in fact, nearly all they possessed of their surplus. That fortune amounted to over a million dollars—which today would be not less than \$15,000,000. The little machine with iron fingers that write (this is the title given by the cannibals in the Marquesas Islands) brought forth all the smothering ridicule of their associates. But the brothers believed and continued to nurse the little machine which eliminated long hand.

NOW see the situation in which genius found itself. The gun factories were making good. Business was flourishing. But there was the typewriter. The agricultural implements seemed worthy of care. A device for cotton, called the Scattergood Cotton Gin, proved a terrible financial failure (though it preceded and laid the foundations for the successful cotton machine which was later developed by others).

The brothers had also lost heavily on the sewing machine. Why didn't they leave well enough alone, as the saying goes? No, it was not in their blood to sit still and hold tight. The genius to invent and originate and develop was strong with

(Continued on page 54.)

How to Obtain a Million Dollar Memory

By DUDLEY BRIGHT ASHFORD

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BY a Million Dollar Memory I do not mean the type of memory that can memorize whole text-books or long lists of disconnected facts merely by looking them over a couple of times. Such ability is rare and is by no means a sign of genius. Many idiots are gifted with remarkable power to recall what they have seen and heard.

The Million Dollar Memory is the mind that is well stored with valuable and carefully chosen treasures and that has the ability to find and make use of these treasures whenever they are needed.

The value of your memory depends upon the treasures it contains, and upon your ability to put those treasures in new settings. If, therefore, you would have a Million Dollar Memory you must consciously and definitely plan to fill it with the best possible material gathered from literature and life experience. You should never let a day pass without storing up some new fact or gem of poetry or prose.

WE should aim too at having a well-balanced collection of material in the treasure-house of memory. It should be like a carefully chosen library where you can find just what you need on any subject. A library that contained nothing but books on mathematics or history or music, would be a very lop-sided and limited kind of library. And so also the memory that is stored merely with facts on business, or baseball or any other one subject, is of very limited value.

I strongly advocate the value of a culture that is big and broad. The value and effectiveness of the average business man would be increased tremendously by the study of art, music, literature, science and philosophy. I don't mean to suggest that he should specialize in any of these subjects, but he cannot afford to ignore them. He should read at least one great book on each subject that is of universal human interest.

The lives of the men and women who have earned the right to have their names placed upon the World's Roll of Honor are worth studying. There is nothing more inspiring and instructive than the reading of biographies.

Make careful choice of six great characters and learn the lessons that their lives have to teach you. If you want to know what lives to study, I would suggest Plato, the philosopher, Jesus, the religionist, Napoleon, the military genius, Michael Angelo, the artist and sculptor, Abraham Lincoln, the statesman, and Rockefeller, the big business man. You no doubt could suggest a score of others equally well worth studying, but the great thing is to aim at variety.

THE thing I want to emphasize is the importance of building up a rich subconscious mind, stored with the experiences and thoughts of the world's greatest personalities. Then you will have the material necessary for real creative work and you will have laid the foundation for A Million Dollar Memory.

Now, of course, it is one thing to store away valuable treasures in the mind, and quite another thing to be able to find them again when they are wanted.

True it is in one sense that we forget nothing, but most people find great difficulty in recalling what they have once learned, just when they need it. They have minds that are like a badly arranged pawn-broker's shop; the goods are so badly arranged and stored away that it is only with the utmost difficulty and after a great loss of time that they are able to find the things they are looking for.

There are many so-called memory systems whereby it is supposed a person can develop a marvellous memory. Every now and then some man with a remarkable natural memory comes along with a freak system which is supposed to enable those who study it to remember endless facts and figures with the utmost ease. But my experience has been that it takes longer to try to memorize by means of these freak memory systems than it does by natural methods.

THERE are psychological laws which govern the action of the mind, and there are definite factors which determine the ease with which you will be able to recall the ideas and conceptions which have entered your mind in the past.

It is surprising *how easily you can memorize and recall the things in which you are really interested*. I have noted that people of quite inferior intelligence have no difficulty in remembering the pedigree of some horse in which they are interested, for generations back, together with all its performances. Who ever heard of a man forgetting an appointment with the girl he loved?—he's generally there fifteen minutes before time! The reason many people find it difficult to memorize poetry or a foreign language or a piece of music, is because they are not interested in these things.

Then, too, you will most *easily remember the things to which you give your attention*.

CONCENTRATION is the power which impresses the things to be remembered strongly upon the mind and burns them into your brain. I remember one man who was in college with me who won scholarships and degrees with the utmost ease. He could do more work in two hours than the rest of us could do in ten. But the secret of his remarkable memory work was his ability to concentrate. When he was working on one subject he became oblivious to everything else in the world.

A new fact is *easily remembered if it is associated with something that you already know*. The things which you will most easily remember will be the things which have the greatest number and most vivid associations with other things in your mind. It is much easier to memorize facts that are arranged in some order of logical sequence than it is to memorize a lot of disconnected facts. Ideas have a tendency to "ring one another up" and they naturally ring up their nearest relatives. If you want to easily recall a thing, link it up in your mind with something that you are familiar with. Then when you recall the one, the other will also come to mind.

THE power to visualize is a great help in memorizing anything. Suppose for instance you are trying to memorize a poem. If you can see the whole thing pass before your mind like a series of moving pictures, you will be surprised how easy it is to recall it afterwards. Take for instance the following poem and see how easy it is to memorize by this method.

"A picket frozen on duty;
A mother starved for her brood;
Socrates drinking the hemlock;
And Jesus on the rood.

And thousands who humble and nameless

The straight hard pathway trod.
Some call this consecration,
While others call it God."

Of course *the number and frequency of the repetitions* has much to do with the ease with which you can recall facts and ideas when you need them. If you learn a thing today but do not recall it to mind within the next few days, you will probably have difficulty in doing so when you try to. It is a good thing to keep a book in which you record important and significant facts, gems of poetry and prose, clever phrases, similes and metaphors, and worth-while ideas, and to occasionally review these mental building blocks and ornaments. Then when you are called upon to create something great, whether it be in the line of business, literature or social service, you will have the necessary material at hand.

IT is amazing what a wealth of valuable information and mental material a person can accumulate by making use of the spare moments. The hour spent traveling to and fro to business is sufficient to give a person a liberal education, while the time spent in walking and waiting can be utilized in memorizing things that are worth while.

If you want your memory to serve you well you must *learn to trust it*. It is wonderful how it will respond to absolute trust. On the other hand, doubt and fear make it almost impossible to obtain access to the mind's storehouse. The inexperienced public speaker and the student in the examination room both know how the mind becomes an absolute blank if nervousness and fear get the upper hand.

There is a physical basis to memory.

The mind is not identical with the brain, but the mind is dependent upon the brain just as the organist is dependent upon the organ. If the organ is an inferior one or if it is out of tune, he cannot produce very good music. So also it is with the mind. If its instrument, the brain, is in poor condition through auto-intoxication or malnutrition or insufficient rest, then the character of its thinking will be affected. Impressions received when the brain cells are fresh and well-nourished, are better retained than when they are weary or undernourished. It is easier to memorize in the early morning when the brain is rested, than later on in the day.

MEMORY may be regarded as *the tapping of the subconscious mind*. We have said, in a previous article, that the mind is like an iceberg and that vastly more of it lies beneath the level of consciousness than is visible above it. All life's experiences are stored up in the subconscious mind, and it only needs the right prompter in order to bring them back to consciousness.

The genius is the man whose conscious and subconscious minds are in perfect correlation, who has access to the treasure house of memory, and who can thus make use of the valuable material which he has carefully gathered together.

The genius not only has the power to marshal all the facts and forces of his subconscious mind, but can see new relations between them. The master musician fills his soul with the melodies of the great masters and then is able to give to the world masterpieces of his own creation. The poetic genius saturates himself with the songs of other seers, and then writes songs that place him among the immortals. Impression and expression must go hand in hand. Out of nothing, nothing comes. The mind must first be well stored with treasures, before it can bring forth treasures both new and old.

HOW to tap the resources of the subconscious mind, that is our problem. How to so correlate the conscious and subconscious phases of the mind that they really become one, with no veil between them, that is the question. The man who can learn this secret is the man who can accomplish whatever he desires and who can distinguish himself in anything which he undertakes.

The study of *hypnotism* has revealed certain facts concerning the working of the human mind which help us to solve this problem of correlating the conscious and subconscious phases of mind. Hypnotism is a phenomena brought about through fixation of attention and physical relaxation on the part of the person hypnotized. While under hypnosis a person's memory seems to be perfect, and things can be recalled which are impossible to recall under normal conditions.

I recently had a case come under my notice in which a man of forty-five was hypnotized, and then told that he was a boy in school. He was told to repeat a poem which he was supposed to have learned. He immediately assumed the attitude of a schoolboy and in a sing-song

voice repeated a lengthy poem. In a normal state of mind that man was quite unable to repeat the poem and in fact had forgotten that he had ever learned it, but under hypnosis he was able to recall it without difficulty.

THIS ability to tap the resources of the subconscious mind, possessed by the hypnotized person, can be acquired by the normal person also, and in fact is practiced continually by the genius. This indeed is what I mean by a Million Dollar Memory, namely, a mind which possesses the power to utilize all its treasures and resources at will.

A study of the hypnotized person and of the genius, reveals the fact that in both cases, *certain conditions are necessary* before it is possible to gain access to the treasures of the subconscious mind. Before a person can be hypnotized he must become relaxed in body, passive in mind, and have his attention fixed upon some object or thought. The genius also has this power to go into the silence, blank out all conflicting thoughts, and concentrate his attention upon some one subject. Then it is that his mind is flooded with thoughts that are impossible under other conditions.

As a matter of fact all great mental work is done under similar conditions. Herein lies the *secret of all great accomplishment*. One of the most successful business men I know is a man who for years has practiced this very method without knowing exactly why. Every evening after dinner he retires to his smoking room, gets comfortable in an easy chair, relaxes his body, becomes passive in mind, and then concentrates on whatever problem he may have on hand to specially deal with. He has found by experience that the hour spent in this way is the most fruitful hour of the day, and all his big business ideas have come to him in this way.

JUST try it out for yourself and see how it works. First, relax your body. Lie flat down on the floor, or else sit in a comfortable chair. Learn to relax absolutely. Practice keeping absolutely still, without moving even an eyelid. The fakirs of India have learned to do this and can sit still for hours. Next, become passive in mind. Train yourself to shut out all undesirable thoughts, and to be able to blank the mind at will. Slow down your thought processes. Then, when you are in this

state of relaxation and passivity, fix your attention on the problem you desire to solve or the subject you want illuminated. The result will surprise you.

The subject upon which you concentrate your attention *will act like a magnet* and will draw forth from the treasure house of your mind everything that is kindred to it. Thoughts which have been buried deep beneath the years will come rushing to the surface. Ideas picked up from books or conversations long since forgotten will make their reappearance. New relationships will suddenly be seen between things which hitherto had always been separate.

IMAGINATION will begin to weave her magic creations. The past will be made to live anew in the present, and

Eternity will be brought to the service of time. Memory will discharge her highest function which is not merely to recall the past, but to provide the materials out of which the future is created.

The Million Dollar Memory is the memory that is stored with the world's richest treasures of art, music, science, philosophy and religion, which is able to bring forth these treasures whenever they are needed.

In this article I have offered some suggestions as to how such a memory can be acquired. It cannot be accomplished in a week. It is the work of a lifetime. But he who perseveres will be well rewarded. The true riches are not the things that you gather around you, but those which you store up within you, *the foundation of genius lies in a well stored mind.*

Time and You

By JEFF B. MARMON

IT is the use that you make of time that counts—in other words, the results obtained. Some men can work two hours a day and accomplish more than others working eight hours a day. Always, everywhere, you are paid for results, and not for the time put in. It is rather a startling thing to remember that time is so valuable that anyone possessing the whole world would give all for one hour, if necessary.

The value of time consists in the proper use of it. Use it well and it flies quickly. Abuse it and it hangs heavily and becomes a dead weight. The tragedy in the use of time consists of the fact that when we waste it, we not only fail to live, in the highest sense, but we hinder others. There are different stratas of life, just as there is difference in the atmosphere at the base of the mountain and at the top. Some men are content to live in the lower strata, while others are satisfied at the half-way mark; but ambitious souls are never satisfied until they reach the top of their ability.

Do you remember the first money you ever made in a legitimate way by hard work? Do you remember what value that money had to you? The editor remembers to have seen a young man proudly exhibiting a roll of bills amounting to something like \$50.00, that he had received as compensation for his first services. He had been in school, and on his vacation secured a position and worked hard, and at the end of the month was paid for it. Watching that young man, the conclusion was easily reached that

four or five times as much money as he had in that roll would not have meant so much to him as the fact that he had earned it. It was the joy of earning that had produced his happy state of mind.

AFTER all, it isn't the amount of compensation we receive, it is the consciousness of having done something well that gives us that feeling of security and contentment. It never pays to do anything half way. No time is saved in slighting work. Better to do one thing well than to do half a dozen things in a careless manner. The value of a man's work is measured by the supervision he requires. If the work is well and intelligently done, it needs no supervision.

Time lost can never be regained, therefore it is all the more important that we take advantage of the time today for the best there is in us. It is also useless to interfere with present opportunities by regretting the past. The past is a sealed book. The record is made and must stand as made.

In the use of time, never be afraid that you will render more service than you get paid for. By improving each opportunity you improve your ability; and no man can take away your ability to do, and no man can give you this ability, however much you may pay him. For ability to get results comes only by the right use of time. A man may not pay in money for the value of the work done, but he cannot take away from you the increased ability that you have earned.

An Evangel of Optimism

Jerome P. Fleishman, Editor of "Uncle Jerry Says," Believes
in Human Nature—So He Tells

AGNES MAE GLASGOW

THERE are some men who are born optimists, and most of them, I have noticed, are men who love and have faith in their fellow men. Such men naturally attract the admiration and friendship of others, proving the rule that if you would have friends, you must be one.

These men may never accumulate a fortune, they may never reach the pinnacle that the world calls success, yet they have won a more real success if they have won the love and esteem of those who know them.

I like to write about such men—I am writing about such a man now—for several reasons. First, because he is really a big man in the way that the world needs big men. He has not built railroads that span a great continent, nor some of the lofty cliff dwellings in which office people live and toil; neither has he led armies in a big effort to "make the world safe for democracy."

But this he has done. Jerome P. Fleishman has felt the need of human beings and has spoken to them in words of love and kindness, encouraging and cheering them to renewed effort, sometimes even when almost dead faith whispered that the effort was in vain. Aye, if I miss not my guess, this big man with his golden pen, has many a time spoken words of courage to others when his own faith in human kindness was at low ebb, and in his desire to help another has found the needed help for himself, and thus, we find him writing for and editing that cheery little friend, "Uncle Jerry Says," and sending it out broadcast over the world to lighten the burden of other weary men and women.

WHEN I asked Mr. Fleishman for an interview he told me that there was nothing interesting in his life to write about.

"It is all very interesting to me," said he, "but then it is so personal that I do not believe that anyone else would find it so." "Tell me," I said, "and let me decide if what you have done and seen and felt is of any use to another, and if I find help for myself in what you tell, then it is safe

to say that others will find it helpful also." And here is what he told me.

His keenest pleasure is in making people smile, cheering them up.

"Through the printed word," he said, "I love to reach the hearts of men and women. I want to rest those tired aching hearts and give them something to renew their faith, for with plenty of faith, there will be found courage to tackle the problems of each day. I am talking in type to thousands now. I want to talk to millions and the way is opening even now for me to increase the number of those I can reach. I have recently agreed to furnish one encouraging article each month to a widely read magazine."

Mr. Fleishman was a stenographer when he was 18, with a salary of \$5 a week. He worked fifteen hours a day, steadily acquiring efficiency and adding to his stenographic work other knowledge intended to be useful in advancing his own interests, as well as in serving his employer. About this time he wrote a small advertisement which attracted the attention of the late Louis M. Duvall, then business manager of the *Baltimore News*. Charles M. Grasty, publisher of the paper, needed a secretary and Mr. Duvall advised him to give young Fleishman a trial. Mr. Fleishman acted as Mr. Grasty's secretary until that gentleman sold the publication to Frank A. Munsey. Two years later when Mr. Grasty acquired a controlling interest in the *Baltimore Sun*, he sent for Mr. Fleishman and once again the young man occupied the position of secretary to the publisher.

All this time he was not idle in his own work and desire to become somebody in his own right. He studied the best copy of well-known advertising men and worked to improve not only upon their style but put into his work something he considered even more valuable as an inducement to respond to the advertisement, and that was "humanity." His advertisements must not only attract attention and interest people from a monetary standpoint, but he desired his copy to appeal to the human interest of the reader.

In truth, and perhaps without being conscious of the fact, he worked to make his advertising copy not only a literary pleasure to the reader, but also, an encouragement as will be seen by reading one of his advertising efforts given at the end of this interview, called "Faith."

WHILE with the *Baltimore Sun*, Mr. Fleishman had access to every department of the paper, and improved his opportunities to learn to set type and to use a linotype machine. He believes that the practical knowledge learned in a composing room of a large newspaper has been of incalculable value to him in later years. During the summer months when Mr. Grasty was away, Mr. Fleishman worked as a reporter, and when Mr. Grasty left Baltimore altogether, Mr. Fleishman became a regular reporter, still adding to the sum of his knowledge of human beings by personal contact with all kinds of men and women.

Three years ago, Mr. Fleishman was offered the secretaryship of The Needle Trades Association, of Maryland. This is an organization of white goods manufacturers. When Mr. Fleishman first connected himself with that association it was facing a serious problem—how to get enough women workers on their machines. A bit of investigation, coupled with his already extensive knowledge of the working classes, soon proved to his satisfaction that one of the biggest reasons for this was the ingrained dislike of the women in Maryland to being considered as "factory hands." He set himself to overcoming this aversion. To use his own words again, he "thinks, eats, and sleeps in terms of advertising."

So it was but natural that he should turn to printed salesmanship to meet this difficulty. He designed and wrote a series of small illustrated newspaper advertisements tuned to the selling of the kind of employment his firm had to offer women. He also had prepared, by a very clever newspaper woman, a set of follow-up booklets, designed to supplement the newspaper advertisements. These did the work.

Soon members of the association were getting applications for employment by a better class of women than they had ever expected to meet. These illustrated ads attracted so much attention that soon requests began coming in from other organizations for permission to use them. They were published broadcast all over the

country, even in Europe and were translated into several foreign languages. They were clever, yes, and they were "human" and Mr. Fleishman thinks that after all the "human-ness" was the greatest drawing factor in them.

A SERIES of "Little Talks with the Want Ad Man," chatty classified advertising, designed to stimulate interest in the want ad column for the *Baltimore Sun*, were later syndicated and used by forty other newspapers all over the country. Following this the editor of the *Baltimore Sun* suggested that Mr. Fleishman write some business editorials. Among these he wrote "To The Young Man in Business," which was widely printed and read. One other of these talks or business editorials I think good enough to give herewith. It is that one mentioned in the beginning of this article and called "Faith." This is one of Mr. Fleishman's favorite articles although he likes best of all another little thing called "To Mother Mine," and a poem, lately published in *Judge*, called "Sweetheart O' Mine." Perhaps THE BUSINESS PHILOSOPHER will some day reprint both of these.

Mr. Fleishman believes that the overcoming of difficulties is a game to be played with zest and enjoyed. He says, "When you get to enjoying your difficulties, they cease to be hardships, just tricks in the game that you are out to take. Take the trick, and you are ahead, just that much. Why, a chap who never has a difficulty to get away with doesn't know what real pleasure is. Matching your wits with the intricacies of a problem just sharpens the wits and makes strong the will of a man. I don't mean to say that I would like always to be climbing a rocky road up hill, but when you've gone a way along a steep uphill path and stumbled a few times over the rocks along the way, you just naturally enjoy the smooth place at the top of the hill when you've got there."

Mr. Fleishman is a member of the governing board of the Advertising Club of Baltimore, elected to that office with the largest majority ever given any candidate. He was for a year editor of the *Ad Press Bulletin* and wrote that great sermon on advertising called "Were I God's Advertising Man," first published in the *Bulletin* and widely copied by other publications in many parts of the United States and England. Maybe he does not know that I myself first read that article

in the *Manchester Guardian*, in Manchester, England.

And now I leave you to read "Faith" and agree with me that Jerome P. Fleishman must be a really big man at heart any way, and his big work will go on and on, for a good deed cannot die, you know. So with faith in your judgment that I have not written an uninteresting article, I leave you to read, "Faith."

FAITH

"It is night. I am being whirled through space in a parlor car of the Pennsylvania Railroad at something like fifty miles an hour. The car is brilliantly lighted. Outside all is black. I do not know where we are, except that this train—the Atlantic City Special, bound for the nation's capital—left Wilmington about twenty minutes ago and is somewhere between that place and Baltimore.

"Across the aisle a boy of tender years is climbing up on his mother's lap, and the mother, with that light in her eyes which only mother-love can inspire, is patting his curly head. They do not think of danger. Neither do I. We have Faith. We have faith in the engineer. He is a competent man, or he wouldn't be in charge of this train with its several hundred human lives. He knows his engine, knows the roadway, knows all the possible things that could happen, and is alert to avoid them. So we, knowing his hand is on the throttle, take it easy and think of things far removed from railway wrecks.

"It seems to me that there is a lesson in this for you and for me, for every young man and every young woman in business—the lesson of Faith. It is not given to us to see very far into the future. For my part, I don't want to know what is

going to happen to me next week or next year. I am satisfied to keep plugging along—doing my little job from day to day as best I can—and trusting my fate to the Great Engineer whose hand is on the throttle of your life and mine and the lives of countless other thousands.

"The business man who has faith is not very likely to go wrong. He is going to conduct his business on a four-square basis; he is going to be upright in his dealings with his fellow-men; he is going to steer his ship of commerce through the troubled waters of misfortune, perhaps even adversity, with a serenity born of the consciousness that nothing can harm him permanently so long as he sees clearly and acts wisely. There will be many hands eager to retard his progress. Slander will raise its nasty head from many little byways along his path. Ill health may come; the loss of loved ones; the crippling of his finances; the striking down of his most cherished hopes; and yet—

"And yet the man who has Faith—who believes that right is right and will triumph; who sticks to his principles and his ideals though the thunder of misunderstanding crash above him and the lightning of malice blind him now and then—that man will win all that is worth while in life.

This I know. I have seen it work out in other lives. It is working out in mine. We who were on that train in the night had faith in the engineer, and we arrived at our destinations safely. We who are all travelers on the greater and longer journey toward Eternity must have faith in the Great Engineer. We must know that, if we do our part, we shall arrive at the end of the road with shining eyes and happy hearts."—*Jerome P. Fleishman.*

Sunset

By Henry G. Kost

SUNSET—Mild zephyrs woo the yearning boughs,
Sweetened with song from elm and purpling copse,
Rustling, inimitably soft, their vows,
Cooling still dales and pearl-veiled mountain-tops.

A lonely cloud lies dreaming o'er the haze,
Floating, in silence, smiles and tears above,
Light as the soul escaped life's tortuous maze—
Earth's soil-sprung offspring clasped by heaven's love.

Dazzling, descending Phoebus flames his way,
Golden god—monarch of the blazing car,
Beckoning chaste Diana's virgin, silvered sway,
Crowning the west with Love's fair evening star.

JUST A WORD AMONG OURSELVES

THE BUSINESS PHILOSOPHER is not given to much bragging, preferring to let each number of the magazine speak for itself. But the October number marked the passing of just a twelvemonth since the present management took charge of its fortunes. Perhaps, therefore, it may not be out of place to mention that fact and to say with all modesty, that the editors believe that they have made the magazine one of helpfulness and service to those who are seeking to put into practice both in their lives and in their business, the principle of Success through Service, for which THE BUSINESS PHILOSOPHER stands.

In the editorials and in the articles selected for publication, this principle and this thought have been kept always in mind.

* * *

The modern science of applied psychology is being given more and more serious attention and numerous articles bearing upon some aspects of the world-wide study of the mind and its resources have been published. In the present number, for example, will be found thoughtful articles by Dudley Bright Ashford, lecturer and writer of international reputation; by Eugene Del Mar, one of the best known writers on this subject; by Grace M. Brown, formerly editor of "The Essene," and a brilliant writer; and by Agnes Mae Glasgow, whose common sense and practical application of the laws of psychology have placed her among the front rank of teachers of what some erroneously call "the new science"—for every principle announced by psychologists today may be found in the pages of the Old and New Testaments.

* * *

The question of the changes needed to be made in the public school system of this country is recognized as one of the most important with which this generation has to deal. The students of today will be the law makers—or law breakers—the good citizens, or the bad—of tomorrow. In this number will be found the second in a series of articles dealing with the public schools and their work, from the

standpoint of the business man. These are written by Charles Clinton Hanson, associate editor of the magazine and a prominent and successful business man.

Man building, the education of the head, the heart and the body, is recognized by thoughtful men as the foundation of the building of any great nation. The editorial board of THE BUSINESS PHILOSOPHER believes that this is a subject well worth study by readers of this magazine, or any other devoted to consideration of the ethics of business or of life.

* * *

Articles on business, finance or world economics, which have appeared in the magazine during the past year, and which are to appear in the coming months, are written by men who are leaders in the world of finance and industry, masters of the subjects on which they write.

* * *

Attention of business men everywhere has been directed during the past few years more and more to the need of more religion in business and to the fact that the application of the Golden Rule to business can be made, and has been made, a practical reality. It was considered as a possibility that a feature department, to be known as the Golden Rule Department, would be of interest to our readers. But after several conferences, the decision was reached that there is no need for such a department, inasmuch as the Principle of Service, to which THE BUSINESS PHILOSOPHER is dedicated, permeates the entire conduct of the magazine, and the Principle of Service, carried into the activities of life, is nothing more and nothing less than putting the Golden Rule into practice.

* * *

Mr. Arthur F. Sheldon, editor-in-chief of THE BUSINESS PHILOSOPHER, has been compelled by ill health to take a vacation of uncertain duration. He will, however, resume his inspiring editorials as soon as possible, and with renewed health will continue to keep in touch with his thousands of friends in his own special department, "By The Fireside Where We Talk Things Over."

Service

By EUGENE DEL MAR

THE password of the day is Service, and it is proclaimed at every cross-road leading to the new age. In business, in science, in psychology, as in religion, it blazons forth as a signpost, pointing the way to the higher aspects of life.

The most fundamental aspect of Service is one from which there is no escape, and which forever intrudes itself upon one's notice.

The essence of Service is cooperation, its avenue is sacrifice, its motive is love, and its aim and end is conscious harmony.

The universe exemplifies all of these qualities in perfection, and the deeper one delves into its mysteries the more wondrous are its revelations.

There is a universal rhythm, whose blendings constitute the music of the spheres; and this grand symphony expresses itself throughout the activities of creation, evidencing itself in the compensating vibrations of life and death, growth and decay, day and night, etc. These contrasts constitute neither opposite nor opponents, but necessary complements, cooperating mutually and serving each other and all who understand and use them rightly.

THOSE aspects of spiritual unfoldment—with their related mental development and physical growth—which answer their purpose through fulfilling their measure of Service, by a process of natural selection are consigned to the universal storehouse for the use of others who may require them; and those which fail of their purpose and refuse to serve are relegated to the universal melting pot, to be remoulded for future usefulness.

There is a resistless onward march in the expression of life along a normal rate of progress and all details of spiritual unfoldment, with the corresponding expressions and activities, are designed to maintain this. That which retards the onward swing of evolution perishes, while that which serves it persists.

There is a fundamental divine law of cause and effect that induces unpleasant results to the extent that one places himself in opposition to the orderly evolution of life's expressions. It is only when one serves this divine law through purposeful harmony with it that effects cease to be

unpleasant, and—in the sense that it no longer applies—the law is transcended.

The unpleasant reaction is the result of action that is prompted by personality or personal selfishness, for the thought prompting such action is a boomerang that glides along the sloping sides of limitation and strikes back to its point of origin. Desire is "killed" when it is divested of the factor of personality, without which the thought strikes no wall of limitation and is incorporated harmoniously with the universal.

THE only way to escape unpleasant results is to avoid creating causes that necessitate them. No results are unpleasant in themselves, but rather it is the relation one makes with them that impels this interpretation. They remind us of the truths we have failed to observe, and we impute to others the dissatisfaction that we have introduced within ourselves.

The escape is made from undesirable karma when one unloosens and drops his sheath of personality, when his thought is poised in an universal impulse, when the personal takes on impersonality, when diversity is transmuted into unity, and when service is rendered in harmonious accord with universal principle.

Theologies and creeds accentuate separation and division through placing the accent on words and ideas rather than on the spirit of life; they limit and contract; they are selfish and egotistic. They induce uniformity in non-essentials, and diversity in essentials. The world has too long been obsessed with its creeds inherited from the sanctified traditions of the Dark Ages.

Unity consists in the harmonious intermingling of differences, the fitting together of individualities, the blending of contrasts, and the rhythmic pulsation of apparent discords. Unity is lacking in the combination of similarities, and the duplication of identities. Unity means vitality and life, while uniformity signifies stagnation and death.

THE universe is built upon the co-operative plan, and inherently the interest of one is the interest of all. That which is to the spiritual advantage of one is of advantage to every one else. The basis of all life is spiritual and the spiritual law is that of unity.

The unfailing method of helping the self is to help others, the best way to learn is to teach others, the royal road to receiving love is to love others, and no one can really help another without helping self.

The world's great need is for Service, which is a by-product of wisdom. Ignorance breeds selfishness and egotism, and a consciousness of weakness. Usually, one covers this over with an assumption of strength; but with unfolding wisdom egotism is converted into egoism and selfishness into selfness, and with the development of a strength consciousness there arises the impulse to use it in Service.

From the material point of view, sacrifice is giving up the larger for the smaller and the greater for the lesser; but from the spiritual standpoint it is exactly the opposite. It is surrendering the coarser for the finer, the material for the mental, and the mental for the spiritual. It is relinquishing the dead for the living, giving up the past for the future, gaining the permanent in exchange for the temporary. Spiritually, sacrifice signifies an essential gain and an inevitable profit.

THE Larger Life is inclusive of the life of personality, and in transcending personality one surrenders nothing. One does not lose that which he overlooks in the greater satisfaction of a wider vision. One does not divest himself of dimes when he receives dollars. One does not miss the light of a candle when electricity takes its place.

Service is an essential gain. It involves expression on a higher plane, the greatest benefit of which is always with the one who gives. It requires love, sympathy and consciousness of unity, which react inevitably to their point of origin. It frees the soul so that it unfolds its greater beauties, and these are sensed and enjoyed most intensely by the one whose spiritual qualities are being unfolded.

THE Soul is seeking freedom of expression through its mental and spiritual avenues, and Service is its open sesame whereby spiritual liberty is acquired.

The love that prompts Service may first be individual and exclusive, but it is when love becomes universal and inclusive that the higher aspects of Service are attained.

Then when one gives, the universe is placed under compulsion to fulfil its law of compensation. The universe serves freely those who serve it freely. It justifies

the faith that is exemplified by Service.

That which one takes out of the universe is a measure of what he puts into it. The universe owes one nothing, life owes one nothing. The universe offers freely everything it has and life has already been given.

Measure for measure, with never a loss and ever a gain, is the law of the universe, and the passport to its treasure house is Service.—*From "A:oth."*

More Religion Needed

OUR Civil War produced a crop of tramps, the European War has furnished a crop of criminals. A wave of crime is now sweeping the United States with a deluge of robberies, burglaries and homicides. It is worst in cities, and those suffer most where city government is bad.

In the absolute inability of the New York City police department to deal with the crime situation the electorate of the nation's greatest city is paying the penalty for turning out the Mitchell administration, the ablest the city had ever had, for the Hylan administration, which has blighted everything it has touched by its stupidity and inefficiency.

But all the nations which were at war have the same criminal problem. You can't put guns into the hands of millions of men, train them to kill one another, arouse brutal instincts and escape the reaction that holds lightly human life and all ordinary social conventions. The crime wave is one of the penalties of war.

This is not the whole story. Crimes are but the most violent outbreak of a spirit everywhere manifest. This spirit shows itself in general lawlessness, in disregard for ordinary conventions, in the almost universal greed for gain by the quickest road possible, in the profiteer and the workingman who refuses to do a full day's work, both of whom have robbed us as surely as the "hold-up" man.

What the nation and the world need to overcome this condition is a revival of religion, in no narrow, sectarian sense but in the fundamentals. The new criminals are marked by their youth. Home life and parental restraint have broken down. Pulpit, press, stage and screen should preach the simple virtues. And all men and women who love order and peace should set the example of clean, fair, law-observing and well-ordered living.—*Leslie's Weekly.*

Real Co-operation in Industry

By HARRY S. BALDWIN,
Vice President, The Waldorf System, Inc.

RECENTLY we celebrated the eleventh Employment anniversary of the foreman of the Springfield bakery. He is our oldest employee in length of service, having worked here since our business was established.

In connection with presenting Victor a token of our appreciation for his years of faithful and capable service I took occasion to point out two of his pre-eminent Success qualities. First, that he "bosses" himself; second, that he works with the company, not for it. The fellow who accepts the position of boss of himself and his job doesn't need much supervision.

That type of man is always keen to pick up ideas and accept suggestions that will improve his work. What a difference there is between working *for* your organization or with it.

We ask our people to get the habit of thinking, "The Waldorf System is my company. When I do good work that helps build up the Waldorf System, I am building my own fortune in my own company."

We shall not be satisfied till every employee in the organization is actually a stockholder and receiving dividends as well as salary and sharing in the profits. Everyone can be, provided he is a careful boss of himself.

THEODORE Roosevelt once said, "The surest way to wealth is thrift."

But thrift doesn't mean hoarding or miserliness. It means careful spending; and always spending a little less than we earn, and placing the difference in a place where it will earn us something.

In my own corporation, and with most corporations which offer stock subscriptions to their workers, an employee who



HARRY S. BALDWIN
Vice-President, Waldorf System, Inc.

really desires to become a shareholder is given sympathetic assistance by the corporation's officers. In other words an employee can go into business as a partner with the other Waldorf stockholders, and the Waldorf will literally be his company to the extent of his stockholding.

Every person should be ambitious to get ahead, and every man can get ahead if he "bosses" himself into doing his work a little better each day and week.

The feeling that we are showing improvement in our work, whatever kind of work we do, creates in itself a satisfaction, fully equal to an increased dividend check.

CONTINUED improvement brings success of a substantial sort. But we must be sure to have thrift go along with earnings, and make a regular saving, no matter how small the amount on every pay day.

One more thought, which should be the motto of everyone who is seeking advancement and success in life.

Some fifteen years ago it was my privilege to be a student of the Sheldon School, of Chicago. I took this course through correspondence, and plugged hard in my limited spare time as I worked long hours in a country store.

One of the nuggets of wisdom which I dug out of that course, and it has been a golden one to me, was this:

"The reason we do not accomplish more, is because we do not attempt more."

I have no faith in that proverb about all things coming to him who waits. My experience proves that the only things that come to the man who waits are the cast off things of somebody else.—John D. Rockefeller, Jr.



Little Journeys in Applied Psychology

*With Demonstrated Proof of Its Practical
Value in Everyday Life*

By AGNES MAE GLASGOW

"Thinking of the great things of life causes a man to feel great, and to the man who feels great, the greater things of life come to be done. The man who does big things is himself big."

WHERE there is a will there will be found a way.

This is true but I like to add that "The man who has the will will make way."

You cannot place too much importance upon the will. Without the power to will wrongly and to choose when, how and where to will, no man or woman can expect to achieve great things. Back of every one of us, and every desire we possess, lies that invincible creative cause, forever giving itself out and into, tangible expression.

This cause is force, or energy, as well as substance, and as energy may be used for good or ill, just as the fire that you use to cook your food, or warm the chilled body, may also be used to create a conflagration, burning up your home. So God, or the creative cause, has given man the power to will and the intelligence to control that will, which governs the use of the force or energy within himself.

But I do not wish to go too deeply into this question, at this time. I wish merely to show you how one man used his will wrongly and caused his own failure. However, you may, when reading, say that the man used no will at all and that this was the cause of failure.

CONTEND that you are using your power to will in everything you do or fail to do, but that you are using your will wrongly. God gives man the power of choice and either consciously or unconsciously, because of the want of understanding the man I have in mind used his will power to bring about his down-fall, and then having by force of circumstances had beneficial experiences, learned better, he

next used his will power to bring about his success and that of all who were connected with him.

Knowing the cause of one's failure, it does not require much effort to realize how success could have been made. If you locate the leak in a vessel, you at least know where to use your mending material—but, right here is where Applied Psychology is needed. You must know not merely where the leak is, but you must also know what material to use in mending the leak and when, as well as where and how, to use that material.

However, there is one infallible rule that should be remembered in all circumstances and at all times. It is,

"The house divided against itself cannot stand" and "Of myself I can do nothing but the Father in me He doeth all things."

Taking the last half of this rule first we find that it means that in you, perhaps unknown to you, is that "Father" the creative power, which can and will accomplish whatever the will sets out to do. It is the spirit, the Jehovah of man, that which lives, moves and has its being in you—and you in it—that some have called "the over soul."

The first half means nothing more and nothing less than that.

YOU must expect that which you desire.

You must think it, talk it, live it, mentally.

In other words you cannot think or say that you are a "poor worm of the dust," helpless, despised of man or weak and failing, and still expect to accomplish the large things of life and to have the comforts of life. A worm may be comfortable until some one comes along and treads upon it. You must live in a mental attitude above the soles of men's feet.

I have shown these truths to many a

man and woman, and just by teaching them to respect themselves and to realize the true purpose of their being, and that they could not fail as long as they held to this realization consciously, have brought them up from the very depths of despondence and failure into a well earned success—success because they, understanding the rule, ceased to live in a mental attitude which was like the Master's illustration of a "house divided against itself."

Of course, they all thought that they were self-respecting until I proved to them that they had not an honest particle of self-respect as long as they looked upon themselves as weak, over humble or that some one else could do something better than they, or was more deserving of success than they were.

I have one man in mind now—a wholesale dealer in a Connecticut town who has made quite good progress in the last three months. When that man first came to me he told me that he really had a powerful will and proved this by saying: "I have expected failure now for a long time. I failed once before and every morning when I awaken I can imagine that I see that little white poster tacked on my warehouse door. But my will is so strong that I can deliberately turn my thoughts in some other direction and when my mind is full of something else I cease for the moment to see that poster on the door."

THAT man began, through my advice, by meditating daily upon the something—somewhere, somehow, which caused him to live, to feel, to desire.

I had much difficulty in getting him to realize that it was the very same energy urging itself out through him which caused him to fear as well as desire, and that his will was the instrument to use in changing the fear into an effort which was to eradicate the fear, and that the only thing which would help him to do this was a full realization of the purpose of his being.

The cause was creative, and if he knew this and consciously desired, thought, and worked, to make every thought and effort creative for good, gradually the habit of creating for comfort, instead of for discomfort would be formed and then things would begin to build according to his desires almost automatically.

HE fell into failure and misfortune because he had formed the habit of expecting misfortune. His misfortune

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came to him because it was easier to slip down hill than it was to climb up.

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The man of whom I am writing is now progressing and prospering. He has ceased to have to divert his thought from the sheriff's poster on the warehouse door into happier channels, and is mentally growing fast.

To a Despondent Genius

By PHOEBE CARY

*Take this for granted, once for all,
There is neither chance nor fate;
And to sit and wait for the skies to fall
Is to wait as the foolish wait.*

*That another's head can wear your crown
Is a judgment all untrue,
And to pull this one or the other down
Will not in the least raise you.*

*A fresco painter in ceiling wrought
With eyelids strained, it is said,
Till he could read of the fame thus bought
In the pages above his head.*

*Be careful, careful work to do,
Whether it be of heart or of head,
The judgment even of the Review
Will hardly stand instead.*

*No light that through the ages shines
To worthless work belongs,
Men dig in thoughts as they dig in mines
For the jewels of their songs.*

*Hold not the world in debt to you,
When she credits you day by day,
For the air and light, for the flowers and dew,
And all that cheers your way.*

*And you in turn, as an honest man
Are bound, you will understand
To render the very best you can,
Or to die, and be out of hand.*

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The Kingdom, the Power and the Glory

By HENRY VICTOR MORGAN

Ninth Article in a Series on the Lord's Prayer

IT SEEMS fitting that the Lord's Prayer should end as it began, with the acknowledgment of God as the Totality of Being.

In reality all the power there is is the Living Spirit Almighty; man can do nothing for himself when he thinks only of himself; God consciousness includes, and is, all the consciousness there is. God the invisible King is more than a sounding phrase to every devout thinker. There is a Third and Silent Party to every transaction. There is That which sees without eyes and hears without ears.

Prayer thus becomes the awareness of the Eternal, it is the perception of the Unseen. In previous articles in this series we have called it: "The Science of the Fourth Dimension," but even this term admits a limitation. In reality, it is non dimensional, for "time and space are not God, but creations of God." To refer to prayer as a "mode of motion" is unscientific and misleading.

If God is all in all He is eternal Stillness; a great Silence bathes the soul as we approach the Secret place of the most High. He who believes will not make haste nor will he ever take anxious thought.

PRAYER is Omnipresence, the acceptance of the timeless. Recently I read of a star so far distant that light traveling at the rate of one hundred eighty-six thousand miles per second would take over forty years to reach the earth. The mind staggers before such figures but the soul plays with them, and faith cries, "I embrace it all." "I am even now there," whispers the soul, that mirrors the eternal in its great depths and visions the limitless creations of God.

Man's highest thought of God never has, and never can, measure the eternal but it constitutes self revelation. Your highest thought of God is not the measure of God but the measure of your own hitherto unknown capacity. Startling revelation yet crowned with Glory ineffable! What wonder that Whitman exclaims, "I am larger than I thought."

The Soul shares the eternity and the nature of God; all else is shadow. Without

this passport perception of truth, could Jesus ever have told us to be perfect as Our Father in Heaven is perfect? It is the Metaphysics of the Absolute and before its tremendous significance words fail.

Says Whitman, "When I attempt to speak the highest, I cannot, I become as one dumb."

Emerson says, "It enlarges the soul to a new infinitude on every side." I prefer, however, the great Bible words: "Thine is the Kingdom, the Power, and the Glory, forever, amen." How the words thrill. We burn and are not consumed. Great reservoirs of power are revealed. The hitherto shadowy becomes real. Our intuition holds sway, we enter the realm of Ideas and know the higher values.

THE kingdom of the soul! Truly each candidate can say as Jesus said to the boasting Pilate, "My kingdom is not of this world," and yet my kingdom is of power and of glory. It represents satisfaction and completeness. There is no power against it. When Pilate boasted to Jesus that he had power either to condemn or release him, Jesus quietly reminded Pilate that his power was not original but derived.

This was the pose of faith. All students of the deeper mysteries are aware that by the simple power of the Word, Jesus could have released himself in spite of Pilate and all the armed legions of Rome. His real words were, "You could do nothing against me without my consent." Time and again when the enemies of Jesus tried to take him it is said, "He passed through their midst and no man laid hands on him."

The Disciples of Jesus, knowing he possessed high occult power, wanted him to call fire from Heaven. When Peter tried to defend Jesus with his sword, Jesus told him that if he wanted defense he could call legions of angels.

His words of power, "The son of man has power to lay down his life and power to take it up again," would have been an idle boast without the demonstration of the victory of life over death. It is the goal of utmost attainment and belongs only to the Kingdom of Love.

THE God conscious soul is forever immovable. Today we are witnessing its workings in miracles of healing and direct inspiration. The vision of the Eternal is upon us. The kingdom of heaven is forever at hand. The soul knows only the soul. Spirit answers to spirit. Deep calls to deep.

Beloved of God, deeply do I pray for you that your soul may catch the vision of this Truth. That hereafter God will no longer be a mere name but a Living Presence forever accessible. That you may realize that your highest thought of God is but the measure of your present capacity to do and to be. Whoever you are, listen, beloved, to my vision of you. Hear and your soul shall live. Yea, verily, you shall put on power as a garment. You are the king of love; you are the creator of destiny. Your body is a temple of delight. The substance of your body is God-substance. You are free from the illusion of sin, sickness and death. Your kingdom is an everlasting kingdom. The Real You is forever invisible to mortal eye. Changelessly shall you pass through change. You shall never see death. You laugh at dissolution, and with mind on the Eternal you are alive forevermore.

With heart full of the love of God I think of you, and say, Thine is the Kingdom, the Power and the Glory, forever. Amen.—*Now.*

OPPORTUNITY—AND SOME OTHER THINGS.

(Continued from page 14.)

aggressive, honest and God-fearing, and he will find himself on the road to success.

That road may be beset with difficulties, but it is by overcoming difficulties that our abilities are strengthened.

I have never agreed with those who tell us that Opportunity knocks but once. If we heed the summons when it first comes, we may get ahead faster. But every man and every woman has a new opportunity every day. A man may be down, but far from being out. He may miss his goal time after time. But the goal is right there, and it can be reached by intelligent and persistent effort. Don't forget that.

One who is contented with what he has done will never become famous by what he will do.—*Bovee.*

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COZY CHATS



By GRACE M. BROWN

IT CERTAINLY is surprising how inflated most of us are with the idea of our own importance.

In fact, we are so impressed with the way we feel about things that our emotions blur our innate ability.

When we forget our own self-importance we will develop our true self-confidence and self-reliance and then comes the time of our accomplishment.

And why are we emotional and self-conscious and unequal to meet our greater selves?

Largely because as children we were criticised and scolded, our virtues were ignored and our little faults and our big feet were recognized and deplored until we became all feet and all self-conscious instead of balanced with our heads on top and our emotions subservient to our minds.

If children were praised a little more, perhaps I should say, encouraged, instead of criticised so much, it would be better for them.

The other day a beautiful, bright little girl informed me that she was not so smart as her sister. "Who in the world told you that?" I asked, wondering who could have been so cruel as to put such a negative influence into her thought.

"Oh, mamma said so," she answered. In the first place the statement is not correct. She is different in temperament from her sister and her force is not concentrated in the direction of her school work. In her own way, which is a different way, she is quite a genius—but the sure way to dwarf any talent she may have is by just so pernicious a thing as telling her she is not smart. Poor little child hearts—how they must ache sometimes under such careless words!

IT MIGHT be a good idea for us all to try and express a little more courtesy in our lives. I have seen very few people who were overburdened with politeness. And really the rudeness of children toward each other is something surprising. Surely if we treated them with politeness and consideration, they would naturally show some to each other.

Children from the moment of their first awakening should be treated like civilized

human beings, as though they are our friends and companions, instead of like little naughty dogs to be slapped and ordered around. That is the easy way to teach them courtesy. Nothing so impresses the law of love and brings human beings into conscious soul wisdom as courtesy and consideration for others.

Did you ever notice a number of school children at the close of a school session as they came rushing out into the air? "Exuberance of spirits," you say. Well, perhaps, but we cannot help thinking that it might be expressed without that form of rudeness which borders on cruelty.

Only yesterday one of the boys in our public schools put out the eye of another boy by shooting him with a sling shot. He did not mean to, of course; it was an accident—no—accidents do not occur! It was pure careless wantonness; and for the lack of the most ordinary politeness, two little hearts will always be in the shadow.

It is far easier to mend broken bodies than broken hearts—but sometimes broken bodies result in broken hearts for the one who does the breaking.

It is so much easier to be the one injured than the injurer. If a man does you or me harm, or tries to, it is nothing to me, but it is a very serious matter to him.

WE DO not realize how very much these little people absorb of their surrounding mental atmosphere. If the radiation of his home life is serene, courteous and dignified, the child will show exactly the same attitude toward others.

We well prefer and desire to do what is right so far as we know, but no law can be made manifest in our lives that is higher than our understanding and most of us understand so little; indeed we can scarcely place ourselves where we belong.

You see people are not nearly so interested in us as we think they are. We are of very little consequence to other people unless we are of use to them and that is exactly as it should be, because a useless person is not entitled to anybody's love or to any place in human consideration.

Now, don't mistake me—a person does not have to drudge until he makes every-

body around him tired in order to be useful.

There are many kinds of usefulness and a fat, wobbly, sweet, cross baby that interferes with everything you want to do is probably the most useful thing in the world for somebody's development.

If you do what you can in your own small way and smile about it, you are filling a place of vital usefulness because it is your place and you are filling it cheerfully.

And it does not matter in the least how you and I happen to feel about things. The point is for us to get busy and grow bigger than our emotions and we shall soon feel all right.

The workers of the world have no more time for the complaints of their bodies or of their personalities than they have for the gossip of their neighbors.

And when you refuse to respond to complaints, the complaint soon vanishes. When you have outgrown the mental realm of the criticisers, they soon forget you and balance themselves without you.

So, after all, what does anything matter but that we do the best we can, live in the highest activity we know, be as kind as we can, and always and always smile about it?

Mountain Breath

By HOMER FORT

It often comes all scented, sweet,
With cedar, fir and pine;
And gives a pure, ambrosial treat
Where love and romance try to meet
And on Olympus dine.

Then chilly winds from off the snow
Come swirling fast and long;
And Boreas lifts his voice to blow,
As if the world were turned to woe,
An iceberg's frozen song.

But May and June with fragrant breeze
Bring back the happy hours,
When all the plants and budding trees
Are kissed by many busy bees
In flight for mountain flowers.

The autumn hills are brown and sere,
No modest violets peeping;
The gentle zephyrs tiptoe near
And whisper words of hope and cheer,
"They are not dead, but sleeping."

So life is like a breath of air
From off the mountain high;
We catch a fragrance, rich and rare,
Or see the hills all grown and bare;
And God alone knows why.

—Los Angeles Times.

The Unknown Road

By MAUDE FRAZER JACKSON

WE come to a little by-way we never have trod before;
No beauty invites us onward, we ask: "Shall we go explore?"
But the call of the unknown lures our feet,
So we follow the way, and often meet
Some glorious view of nature to dream of forevermore.

WE COME to a path called Duty, all commonplace, dull and gray.
We come to the path called Sorrow, and hearts faller in dismay.
But how oft' by these very roads we rise
Unto vision more clear of earth and skies;
And find, where the path is roughest, the friends that are true alway.

THAT last road which winds through shadows, oh, whither does that way tend?
Fear not, there are sweet surprises for us at the dark road's end.
Oh, I feel it when earth-paths bring me near
To the beauty undreamed, to hearts so dear,—
That road, lone and strange before us, leads on to the light, to a Friend!

The Quality of Success

By GEORGE C. GOLDEN

Bisbee, Arizona

PROSPERITY, which seems merely a matter of "luck" to many, becomes an interesting phenomenon to the person who studies it as presented in life. For several years now, the writer has had an opportunity to study the application of the principles of prosperity as taught by several famous teachers and the observations he has made have led him to conclusions that would have surprised him years ago.

The most startling of these conclusions is that it makes no difference to a man's success what character of wares he is selling, provided, of course, it is something constructive.

The writer held at one time the belief that a merchant or a journalist with a certain peculiar character of goods to put on the market would succeed—provided that he came at the *psychological moment*, when there was a demand for his own particular brand of wares.

HE FURTHER believed that it was only the man who had the superlative quality of merchandise or the most thorough professional ability that won the enviable position.

But he has observed that two men can traffic in the same identical brand of merchandise and under almost similar conditions, yet one will go into bankruptcy while the other succeeds.

He has heard orators who would send their auditors asleep and others who would lift them to the seventh heaven, and he has frequently observed that the poorer orator was the better educated and the more highly temperamental scholar.

How often in the history of law and medical students, the man who merited the highest grades in his under-graduate days has become assistant for the man who just passed! And further the writer has seen the most unlikely departments of life yield a competency that was princely.

For a man to attain a fortune in mines or cotton, in wheat or meat is not unusual; but for an artist, a teacher, a preacher, or a druggist to produce such work that there is a national demand is exceptional.

Yet in these days the exception has proven to be the rule. A woman has made a fortune from the Billikens; a man has retired into the leisure class because he prepared and created a demand for a certain

prescription. A woman in the west has evolved a method of child-training that has become so popular that she can name her price for tuition and the writer has just received a letter from a minister who has created such a market for his own individual exposition of Christianity that he asks three hundred dollars for a week's class of instructions.

THESE people who have become successful can find many others in the ranks of their fellows who not only equal them but who surpass them in efficiency. The quality of success then lies not there.

But the quality of success lies in a man's confidence in his ability to succeed.

The writer believed that the reason so many failed was due to the fact that while they believed or hoped that they themselves would ultimately succeed, yet they were mentally despising what they were then doing.

A case was demonstrated in a prosperity-student. He was a youth of twenty-four who kept a tobacco-stand and who was convinced that if he became a lawyer, he could then exercise the desired ability and earn the coveted income.

By proceeding along the line of the argument just given, the teacher showed him that success was in neither the tobacco-business or in law, per se, but in the mental attitude of the man.

He was shown that just as long as he considered his business an expediency to "keep the pot boiling," it would yield small returns, but that if he raised it to a point in his own mentality where he could hope for a competency from it, it would rise to his expectations.

HE TRIED it. Each small success strengthened his confidence in his power of mind and in an incredibly short time he had created for himself a business that surpassed the desired income.

So the writer's second conclusion is that, given the mental attitude of success, the character of the business makes no difference, provided it is constructive.

Provided it is constructive. This brings us to the third conclusion—that knowledge of service strengthens, reinforces and builds up the proper mental attitude. It

almost seems as though this psychological law is used by nature for her own protection.

It is a rule of life that a man who believes he has the commodity that is of service has automatically the confidence in his own ability.

THIS was demonstrated recently in something which began as a practical joke but which developed into unexpected proportions. In a certain small town of the West there was an old preacher who was guaranteed to put his congregation asleep in two minutes. Decreasing auditors had robbed him of faith in himself and his sermons were old, musty discourses from his "barrel." He had been sent from a city parish to the missionary field because he had "seen his best days."

A few college boys one summer determined to play a joke on the old man. They planned at regular intervals to write him notes of encouragement, telling him that his individual method of presenting a subject was unusually effective and assuring him that he was the man the world needed to "put over the message."

The result was, as one of the boys said, that the old man took "a new lease on life." He filled his missionary chapel, he asserted himself in his church conferences, in short, he "came back," better than he had ever been.

Of course he would, for all that he had lost was the belief that he could be of service; when he recovered that, he had the key to success.

Success

IT'S doing your job the best you can
And being just to your fellowman;
It's making money, but holding friends,
And staying true to your aims and ends;
It's figuring how and learning why,
And looking forward and thinking high,
And dreaming a little and doing much;
It's keeping always in closest touch
With what is finest in word and deed;
It's being thorough, yet making speed;
It's daring blithely the field of chance
While making labor a brave romance;
It's going onward despite the defeat
And fighting staunchly, but keeping sweet;
It's being clean and it's playing fair;
It's laughing lightly at Dame Despair;
It's looking up at the stars above,
And drinking deeply of life and love;
It's struggling on with the will to win,
But taking loss with a cheerful grin;
It's sharing sorrow, and work, and mirth,
And making better this good old earth;
It's serving, striving through strain and stress;
It's doing your noblest—that's Success.
—The Rambler.

Virtue and Strength

Virtue by itself is not enough, or anything like enough. Strength must be added to it and determination to use that strength. The good man who is ineffective is not able to make his goodness of much account to the people as a whole. No matter how much a man hears the word, small credit is attached to him if he fails to be a doer also; and in serving the Lord he must remember that he needs avoid sloth in his business as well as cultivate fervency of spirit.—Theodore Roosevelt.

The trouble with so many is, the only ambition they have is the ambition to get idle. Idleness and suicide are just the same thing, though men don't find it out until it's too late.—
Henry Ford.

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Lessons From Others' Experiences

By B. J. MUNCHWEILER

Salesmanship Instructor, Philadelphia Y. M. C. A.

"**W**HAT we desire to be, that in a measure, we are."

One of the largest businesses in Chicago was started in the smallest possible way at a cross roads. The business was started by a young man of 18. He lacked money. Apparently he had not located in a good field from which to draw trade. But he had the trader's instinct; when business did not come in he went out and got it. Loading his wagon with material and supplies he would dicker with the farmers and take anything in trade which he could sell.

At night he would come back with sacks of grain, potatoes, poultry, live stock and other farm products, which he turned readily into cash. This young man created his opportunity and built up a great business by sheer pluck.

HERE is another case. "Some 20 years ago I came to this country, an untutored and unlettered boy, from France, I could not speak the language, but was eager and anxious to work. I eventually secured a position in the upholstery department of what was called, in those days, a general store.

"My duties were to sweep the floor and keep the stock in order. My salary was the magnificent sum of \$10 per month. My board and lodgings amounted to \$9. Every month the soles of my shoes, from constant walking, would need repairing, this entailed an expense of 75 cents. I had left for amusement just 25 cents.

"Employed in the same store was a clerk who drew (which was in my eyes a fortune) \$15 a week. Said he to me: 'Why do you work so hard? You won't get paid any more for it and I am sure it is not appreciated.' It seems he felt sorry for me; but I resolved, appreciated or not, that I would give my employer the best that was in me.

"In the meanwhile, I mastered the language, learned the different devices of the trade and gradually arose from a humble start to that of owner of one of the largest stores in the country."

RAILROAD men and inventors in America and Europe struggled with the problem of quicker stoppage, but little

advance was made until young George Westinghouse came forward with his scheme of using compressed air to apply the brakes.

After leaving college, Westinghouse devoted his attention to mechanics, taking a particular interest in safety appliances for railroads. The first one of any account was the air-brake, patented in 1872. Though it was a clumsy affair, operated from the cab of the engine, and requiring 18 seconds to transmit power from first to the last of a train of 30 moving cars, it was a big improvement over all previous brakes, and contained the correct principle.

At the age of 12, states the Scrapbook, a poor boy went to live with his grandfather, in Granville, Ohio. Before long the older man taught the youth many of the secrets of cabinet-making, as that was the grandfather's occupation.

THE youth looked with disdain on the cumbersome methods and loss of time involved in the old-fashioned ways. His initiative sense was aroused, so he said: "What is the use of using hand tools, when you can make a machine do the work?"

From an old spinning-wheel found in the attic of the house he made a machine that sawed wood and saved time and labor in the cabinet shop.

At 16 he was forced to take up a trade, so he turned in a natural way to that of machinist. An apprentice boy, he received 60 cents a day for the first year; 90 cents a day for the next year, and \$1.25 for the third. When he was through his apprenticeship he was not only a good machinist, but a mechanical draftsman as well.

His next position was in the locomotive repair shop of the Cleveland, Akron & Columbus Railroad. In due time he obtained a position in the Baldwin Locomotive Works, spending five years there as a draftsman. He was a good one, too, for at 25 he was made chief draftsman for the Rhode Island Locomotive Works.

After two years in that capacity he went to the Schenectady Locomotive Works as superintendent, where he was

(Continued on page 45.)

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LESSONS FROM OTHERS' EXPERIENCES

(Continued from page 43.)

free to put into operation many of the plans and ideas of efficiency he had dreamed of for the past 10 years. When the American Locomotive Works was next organized he was made vice president. A few years later the president of the company died and the former draftsman was made president.

It took him 30 years to climb, but all the while he made improvements and put into effect new and better ways and means to save time, money and labor; in fact, the initiative sense was kept alive and in good working order while he was making the climb, and still is today.

The name of the youth was Albert J. Pitkin.

HERE is a story written for boys by a man who has risen from errand boy to executive of a famous establishment.

"On January 1, 1921, I took my place behind the frosted glass partition marked 'private' in one of the leading stores or business concerns in the country. How I made my fight and the battles I fought climbing out of the mediocre class to one of importance I shall not set down here, but you can rest assured of one thing, I had no patent on the process of advancing, also I used no methods which are not open to the rank and file of young men about to start on the same road as I have traveled. Others have done it and more will accomplish just what I have done, perhaps easier and more quickly."

For the purpose of making this fact clear note well the experience of famous men who made the climb and whose names will go down in history.

First of all keep in mind:

*"The heights by great men gained and kept
Were not attained by sudden flight;
But they while their companions slept,
Were toiling upward in the night."*

Again, it is very generally known that a smiling face is attractive, also to smile is the first and most important rule in the lesson of advancement. Apply it. Remember to smile when it's hardest to smile. This is a wonderful little thing.

Optimism is a doctrine to which we attach a great deal of weight. It cannot be otherwise than that the optimism must greatly predominate. There is nothing that brings out characteristics more strongly, or brings these conditions of mind before us clearly, than a cheery smile.

What Shall I Give ? for Christmas ?

- A whole year's reading pleasure,
- A thousand happy thoughts,
- A hundred profitable ideas,
- A score of vitally interesting articles,
- A dozen stories of success,
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A noted optimist was Abraham Lincoln—born in a log cabin in the western wilderness, and died in the Executive Mansion at Washington. "This uplifting power of the soul," states Thayer, "took him from the comfortless cabin to the White House." Without school, teachers, books or opportunities, he rose by his own exertions and carved his name upon the highest tablet of fame.

ALSO note what another poor boy accomplished.

Forty years ago an 11-year-old boy named Belvidere Brooks obtained a position as telegraph messenger at the Western Union office in the little town of Navasota, Texas. His pay was \$8 a month in his first position.

When Mr. Brooks was born in Robertson County, Texas, on July 6, 1859, states a well-known biographer, telegraphy was little known in that part of the country. Even when he went to work as a messenger boy, 11 years later, the wires were so little used that he had ample time to study telegraphy in the office while waiting for the next message to be carried. In this way he mastered the Morse Code, and he did this so quickly that just five months after his first employment as a messenger he was intrusted with a key. At that time this feat was considered so wonderful that they used to point him out as one of the personages of the town, saying enthusiastically: "There he goes—the youngest telegraph operator in the world."

The Weaver of Rugs

By BEATRICE REYNOLDS

THE Weaver of Rugs has dreamed a dream
And brooded the summer through;
With tender love he's plotted his theme
And now His dream's come true.

He's spread His carpet over the hills,
Soft is its silken sheen
Of red the color of daffodils,
Of rose and orange and green.

And a patch of blue reflecting there
The color of autumn skies;
The pattern vague, but beyond compare
Are these clear, mysterious dyes.

It's knotted warp in the ground below
Holds close its shimmering pile,
The Weaver of Rugs has dreamed it so,
And this is its Maker's smile.

The Weaver of Rugs has dreamed a dream
And brooded the summer through
Over the forest, field, and stream
And now His dream's come true!

—New York Herald.

Confidence

By PHILANDER JOHNSON

IT is not to the friend we strive to show
Our courage and our strength, but to the foe,
Or to the stranger, passing on his way,
Who seeks to overwhelm with proud display.
But, as in childhood, when the day was
through,

In loving faith we turned to those we knew,
Only to those we love may we confess
The night's foreboding and the weariness.

THE typical American is he who, whether rich or poor, whether dwelling in the North, South, East or West, whether scholar, professional man, merchant, manufacturer, farmer or skilled worker for wages, lives the life of a good citizen and a good neighbor; who believes loyally and with all his heart in his country's institutions, and in the underlying principles on which these institutions are built; who directs both his private and his public life by sound principles; who cherishes high ideals; and who aims to train his children for a useful life and for their country's service.—*Nicholas Murray Butler.*

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Personality and Individuality

By FRANCIS ROGERS

THERE are in English two words that the dictionaries treat as almost, if not quite, synonymous in meaning, which to my mind symbolize two fundamentally different ideas. One of these words is *personality*; the other *individuality*. The first is derived from the Latin *persona*, mask, and signifies the mask worn by every soul on its journey through the world, through human life. It is the medium through which we are known to other human beings and communicate with them. We may say that it is a kind of shell, the external and superficial part of us. Individuality, the derivation of which from the Latin is equally clear, is our individual and indivisible part. Chesterton in his study of the life of the painter, Watts, calls Faith the irreducible minimum of Hope. So individuality may be described as the irreducible minimum of man, his immortal soul.

Individuality is, then, the real I; personality only the seeming. Personality is the incarnation of individuality. "We descend to meet." It is our personalities that greet one another when we meet, "drain the cup before the tavern fire," do business, discuss politics and the cost of living, and speculate learnedly as to the true nature of immortality. Individuality, on the contrary, is the inmost kernel of our being, is essentially isolated, and seldom, if ever, meets another individuality face to face. It is the friend that Emerson described but never knew. But it is the I that God registers in his eternal books. It is the deathless seed that under the fostering care of a wise and loving Father grows finally into the tree of a full and fruitful life.

LIFE is continuous and immortal, punctuated only by the phenomenon known as death. "In my Father's house are many mansions." The interruption of death is only the connecting door between one house of life and its neighbor. Human experience is a great university established for the education of our individualities. On its books we are entered and recorded as individualities, though from matriculation to graduation we are known to our fellow students as personalities, except when, in our highest moments, we reveal our true identity to

other discerning and sympathetic individualities.

Personality is individuality playing its part in the human comedy; it is "the player that struts and frets his hour upon the stage and is no more." It is the make-up, costume, lines and action of the role for which individuality is cast. After the final curtain costume and stage setting are laid away and the impersonation becomes a thing of reminiscence only. The memory of most impersonations fades and then disappears utterly, although that of some few—wonderfully few in proportion to the total number—by reason of their words and deeds finds a more or less enduring place in the pages of written history. With the impersonation, individuality disappears from human ken, to play other parts on other stages, and to acquire little by little a technic that shall enable it finally to impersonate perfectly the role of a fully developed human soul.

THE Why, the Whence, and the Whither of individuality are unknown and unknowable. We glimpse a little of the How; beyond that all is silence. Once in an age a mighty individuality, rich in experience and wise from the formative schooling of countless personalities, comes upon the world's stage as protagonist, shows us how a great tragic part should be played, then passes into the wings and is seen no more. To our loss and sorrow, we seldom recognize the greatness of the actor till the curtain has fallen and the lights are extinguished. The opportunity has slipped by and we are left to scrutinize the individuality that has gone on, as through a glass darkly, by means only of our memory of the personality. How quickly these memories become faraway and vague! Lincoln has been dead scarcely fifty years and he is already become to us a person of tradition. Many men still living clasped his hand, looked into his eyes, heard his voice; but how little they can tell us of the loveliness and power of the individuality that manifested itself through the medium of that uncouth personality.

Individuality, the mysterious and silent, leaves behind it few traces describable in words, for individuality speaks to

individuality only, and then by that wireless telegraphy whose code is known to highly spiritualized souls alone. Individuality has its lesson to learn, its part to play; the lesson is well learned, the part is well played—thoroughly learned and thoroughly played—for God never works in vain or fails to achieve his ends. But how little we can say about it all! The Recording Angel is the only biographer of individuality. The noblest life ever lived stands alone in having bequeathed to us the essence of its individuality, an inheritance that is the guiding star and inspiration to millions of human souls. Of the personality that clothed it we have scarcely a conception.

PERSONALITY is, of course, obvious enough. It enunciates new doctrines, accumulates vast material wealth, it sways multitudes by its eloquence and seems really to control the history of the nations. We are quick to recognize its potency. But, when all is said and done, how little of personality survives the living presence! Scarcely a score of the great figures in history have left more than a nebulous, shadowy memory of their personalities. Julius Caesar, St. Paul, St. Francis, Mahomet, Luther, Cromwell, Voltaire, Napoleon, Washington and Lincoln, whose names are household words, and about whom innumerable volumes have been written, are to us merely "cloudy symbols" of great historical movements. Hamlet, Othello and Macbeth, figments only of a poet's brain, are more real to us than the mightiest historical personalities, for in them we approach more nearly to the enduring part, the individuality of man. From the poet who can create

Forms more real than living man,
Nursings of Immortality,

we derive our truest glimpses of individuality; and it is through the glass of imagination that we descry most clearly the eternal verities of our nature.

AND yet, although individuality is the real and enduring part of us—what we are "worth to God"—we must not depreciate the value of personality. Personality is the only means by which individuality can perform its work and learn its lesson in this mundane life. In personality we lead our lives and communicate and work with our fellow creatures. It is, in a sense, both play and player, scholar and teacher, the tool and

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the hand that wields it; without it, individuality would have no capacity for self-expression or self-development.

Let us not always say,
'Spite of this flesh today,
I strove, made head, gained ground upon the whole!
As the bird wings and sings,
Let us cry, "All good things
Are ours, nor soul helps flesh more now than
flesh helps soul."

All human life is but a discipline, a going to school. This life of ours, which we are leading to-day with as much intensity and interest as if it had had no birth before elsewhere, and were to have no setting here, is (to use again a previous metaphor) but one brief course in an infinitely diverse curriculum, a soul-expanding experience.

Ere I be gone
Once more on my adventure brave and new.

WHENCE come we? Whither go we?
What is it all about, anyway? To

these questions we can receive answers only in terms of pure imagination. The secret of life is unknowable. But even the records of the material world tell us "in whose hand is the soul of every living thing, and the breath of all mankind." Of God's ultimate purposes we can assert only that they are pure, but He vouchsafes us here and again hints of His methods—"echoes from beyond the grave."

Often as the inward ear
Catches such rebounds, beware!—
Listen, ponder, hold them dear;
For of God—of God they are.

From these echoes and glimpses of the eternal purpose, which in our highest, imaginative moments meet our inner senses, we can realize, each of us for himself, something of the true relation existing between individuality and personality and construct a philosophy of life of substantial value.

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If you will take the trouble to study and think, you will unquestionably stand out among your fellows. If you will throw yourself into your job, whatever it is, study all you see and hear, really crave a chance to use all your powers, you need not generally hunt success, for success will seek you out.
—A. Barton Hepburn.

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REVIEWS OF BUSINESS BOOKS

OUR SOCIAL HERITAGE," by Graham Wallis (Yale University Press, 21). The thesis of this scholarly work is that we are biologically parasitic upon a rich and increasing social heritage, and that the problem of economy in its acquirement and use is of first importance. Among the social heritages which the author discusses are Work and Thought, Group Cooperation, the Nation as Idea and Fact, Professionalism, World Cooperation, Constitutional Monarchy, Science, the Church. These essays are an elaboration of a series of lectures which the author recently delivered at Yale University on the duties of citizenship.

At all times the discussion is brilliant and stimulating. Its appeal is to the student of world affairs. Written by a distinguished English philosopher and addressed to an American audience, with illustrations taken here and there from recent world events, the work touches and bravely discusses some of the profound problems of our age. We can always admire, if we cannot always agree. Discussing the failure of the organized churches to protest against the atrocities of the later, the author feels that the outlook of modern Christendom is selfish and provincial, and that it must be supplanted by a world outlook deeper and more helpful. Regarding world cooperation, the author tests that cooperation is necessary if the human species is to survive, and that we must make every effort toward the adaptation of national institutions to world purposes and toward the creation of new world institutions and traditions.

No serious student of contemporary world problems can fail to find this work a source of profit and delight.

ESSAYS SPECULATIVE AND POLITICAL

Reviewed by R. S. Koebler

ESSAYS, Speculative and Political," by the Rt. Hon. Arthur James Balfour (George H. Doran Company, New York, 1921). This work has the advantage of royal lineage, and is valuable not merely in itself but also as exhibiting the versatility and scholarship of a vast and command-

ing intellect which has helped to mould the history of our times. The volume contains ten essays on the most varied subjects. Five are purely scholarly and speculative: *Decadence*, *Beauty and the Criticism of Beauty*, *Bergson's Creative Evolution*, *Francis Bacon*, and *Psychical Research*. The latter five the author designates as political: *Anglo-German Relations* (written for *Nord und Sud* in 1912), *Treitschke's View of German World-Policy*, *the Freedom of the Seas*, *the Foundations of a Durable Peace*, and *a Brief Note on Zionism*. The essays are the fruits of the statesman's reflections covering a long period of years.

The reader will be impressed with the distinguished author's intellectual modesty and deference to the views of others in matters admitting of honest difference of opinion, no less than his intellectual clarity and logic and his vigorous denunciation of the late-dominant German ideal of world power based on war as an ideal.

A few quotations will best express the author's views:

"I do not believe that this age is either less spiritual or more sordid than its predecessors. I believe, indeed, precisely the reverse. . . . Whatever be the perils in front of us, there are, so far, no symptoms either of pause or of regression in the onward movement which for more than a thousand years has been characteristic of Western civilization." (From essay, *Decadence*.)

"We cannot define the dogmas of aesthetic orthodoxy. We can appeal neither to reason, nor experience, nor authority. Those who produce works of art disagree; those who comment on works of art disagree; while the multitude, anxious to admire where they 'ought,' and pathetically reluctant to admire where they 'ought not,' disagree like their teachers." (From *Criticism of Beauty*.)

"It does seem that outside the world of nature . . . there does lie a region in whose twilight some experimental knowledge may laboriously be gleaned . . . that there are things in heaven and earth not hitherto dreamed of in naturalistic philosophy." (From *Psychical Research*.)

"Law that has no effective sanction is commonly useless, law which influences only the law-abiding may sometimes be dangerous. For if unsupported by powers, it hampers everybody but the criminal. . . . To me, therefore, it seems that the lesson to be drawn from history by those who love peace, freedom and security, is not that Britain and America should be deprived, or should deprive themselves, of the maritime powers they now possess, but that, if possible, those powers should be organized in the interests of an ideal common to the two states, an ideal upon whose progressive realization the happiness and peace of the world must, as I read the future, so largely depend." (From *The Freedom of the Seas*.)

These excerpts are but an imperfect taste of the rare vantage which the reader will find within the pages of this book.

THE GROPING GIANT Reviewed by D. M. Andrews

IN "THE GROPING GIANT," by William Adams Brown, Jr., the story of Russia under the Bolshhevik regime is told in a manner that is at once refreshing, enlightening and entertaining.

One of the chief values of the book lies in the fact that it seems to be a full and complete statement of the facts in the case, told by an eyewitness; not an arraignment of one party or the other; merely an analysis of the causes of the revolution and its probable results. There is ". . . no anger, no desire to judge, only a desire, if possible, to understand."

"The Groping Giant" presents this serious question in such a way as to make it an extremely valuable addition to anyone's library, either as a source of entertainment or an aid to study.

THE SKYLINE IN ENGLISH LITERATURE

Reviewed by W. E. Vaughan, Head of the Department of English at The West Tennessee Normal School, Memphis, Tenn.

I HAVE read with genuine delight "The Skyline in English Literature," by L. W. Smith and E. V. Hathaway. I commend it most heartily to those who want to get the high lights in English Literature in a thoroughly entertaining manner without having to plod through a mass of tedious details.

The book is a marvel of condensed information. When it is finished the reader will have a comprehensive and intelligent view of the subject which will not only enable him to talk with some ease and confidence upon the merits of the principal

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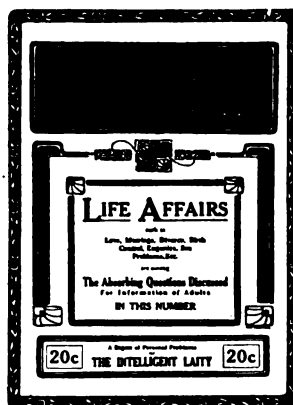
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No. 5.

Question 1—What method do you use to keep your windows free from frost in the winter time?

Question 2—What is the "P. M." system of compensation for clerks?

Question 3—What is meant by a "credit guaranty"?

Question 4—Do you know how to effect a saving on show cards and price tickets, also to have them clean at all times?

Question 5—What is meant by "Terms 2% 10 days E. O. M."?

Question 6—Why is the seller afforded more protection when he sells goods on "consignment" instead of a straight sale? (Answer to above in next issue.)

Answers to Business Quiz No. 4.

Answer 1—Fifty per cent on the cost price equals just 33 1-3% of the selling price. 20% "overhead" means you make just 13% net.

Answer 2—A store doing a yearly business of \$50,000 on a \$5,000 stock does not turn the stock ten times as supposed but 7 1-2 times by reason of the fact the "turn over" is figured on retail sales and the stock on cost.

Answer 3—A note given for three months is due the corresponding day of the third month. A note given for 90 days is due exactly that number of days after date.

Answer 4—The "Book and Line" cost system consists in using a book with pages numbered from 1 to 500, each page containing 60 lines. If you desire to look up costs refer to ticket on goods; this may be marked "54-22." Thus you refer to page 54, line 22 to determine the price which is entered on that page and line.

Answer 5—Use a letter for each month of the year, thus a ticket reading "C" shows the goods were purchased in March, and must be sold before goods lettered "J" or October are offered for sale.

Answer 6—The "quota" system of pay means giving each person a figure or quota to reach after which a percentage is paid on sales over and above said quota.

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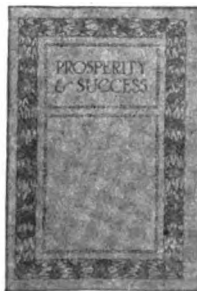
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Philosophies

By LEO. P. BOTT, JR.

WHO builds a house? The carpenter, contractor, architect, or owner? Each in a particular sense; all in a general sense. Thus the need of co-operation—individual credit to none; bountiful credit to all.

Friendship is a gift of God. Let us therefore treat it with reverence so that it may please Him.

"Footprints" are found on fossils. Even the lizards millions of years ago, left a trace. Will you leave something for the world to remember you by in millenniums to come, or will your existence have been but a whiff on the atmosphere?

First-class passengers aboard ship don't realize that it's the men below that make the ship go. But each stoker has or had the chance to ride first class. Individual effort marks the distinction between those on the top deck and those in the hold.

Before doing a thing of which you are in doubt as to whether it is right or wrong, think what you would think if your enemy were to do it instead of you.

A little spider catches insects much larger than itself. After ensnaring them in its web, it then entangles them completely. The survival of the fittest doctrine applies also to men who are large or small, depending upon their mental capacities.

Plants and men are similar. In the same field, under the same conditions, some plants thrive while others barely exist. 'Tis the same with men. And the blame is too much rain or sun, or not enough. Like excuses among men.

Now wouldn't life be pepleless without discouragements? The "rough" adds to the spice of a game of golf. A good player can get out of the "rough" easily. Uniformly excellent playing would make this game lose its charm. And life's the same way. A person must be a good player to be able to get out of the "rough."

Good baseball pitchers oftentimes "blow-up" when the bases are full. A proof that they don't possess leadership, for this qualification carries responsibilities. A really good pitcher assumes his responsibilities and displays his leadership.

To some, a lighthouse is but an ornament, but to sailors, it is a most valuable guide. Though something does not appeal to you, or you have no use for it, at least consider it as worth while to the many who depend upon it for their very existence.

A bank teller's hands work fast and intricately—they are trained for their particular work. And the trained man wins! Are you adapting yourself—by training—for your livelihood? Teach both your muscles and mind to work for you.

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THE EXTRAORDINARY CASE OF THE REMINGTONS

(Continued from page 22.)

them. Therefore they also started to make the repeating gun, a marvel in its day. Also, they laid the foundations for the model of military gun as it is known in this present epoch. Do you think this was all? Indeed not! They were busy trying to make an electric light plant—a place which would supply electrical illumination as it is done today. The idea couldn't make good, because the people were not ready for electrical illumination. That lost a fortune.

Like true gentlemen, the Remingtons had believed in education. They gave liberally to the schools and charity and institutions. Also, they "were led to disaster by helping a false friend" says a modern history of ammunition.

What could be done? The old business could not be permitted to fall to ruin. The Remingtons had brought themselves to the point of bankruptcy not because the guns were not selling and making good—but because in the true fashion of genius they were spending all they had in perfecting other ideas. What could they do? They sold the typewriter—some of their own employees took it and bought it for a song, you might say. The amount was ridiculously low; the amount didn't do any good. So at last, the gun business was forced into the hands of receivers, and it passed out of the Remington family. The blow was too much for Philo Remington, who died of a broken heart.

AND now we are about to pass to the third generation.

Again I insist that if this were all there were to my story—just the two great generations it would not be the *strange* case of the Remingtons. But here we are about to face the third generation where genius has been alive and dominant.

But pause a moment. Let us rapidly survey the output of the first and second generations of the Remington genius.

The gun was born, along with the repeating gun, the carbine, the military model, the combination gun and sabre and bayonet, self-priming locks, pistols—these were the ammunition contributions.

Then came the typewriter which eliminated long hand, the sewing machine with the Remington improvements, cotton gin with the Remington developments, the agricultural implements, electric light distribution, educational matters—these were

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Before me, a Notary Public in and for the State and county aforesaid, personally appeared Arthur J. Forbes, who, having been duly sworn according to law, deposes and says that he is the Managing Editor of the *Business Philosopher* and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, *The Business Philosopher*, Memphis, Tenn., and Mount Morris, Ill.; Editor, Arthur Frederick Sheldon, Chicago, Ill.; Managing Editor, Arthur J. Forbes, Memphis, Tenn.; Business Manager, Arthur J. Forbes, Memphis, Tenn.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.) Charles C. Hanson, Memphis, Tenn.; The Sheldon School, Inc., Chicago, Ill.

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5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is _____

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ARTHUR J. FORBES,

Managing Editor.

Sworn to and subscribed before me this 28th day of Sept., 1921.
[Seal.]

Ceo. B. Coleman, Notary Public.
(My commission expires September 18, 1922.)

the more general contributions of the second generation.

Consider the history of the country with these bare facts; consider the people affected by the Remington genius. From Washington to Harrison, among the presidents, is the history of the family up to the point we have now reached. We had the close of the Revolution, the war of 1812, the Mexican war, the Civil War. The world had turned to America for its arms; American genius had been recognized in every port. Every war, in every land, needed the guns. All encampments, armies, navies, sportsmen knew the gun. . . . That was the epoch of war and pioneering.

Then comes the epoch of development—commerce. The typewriter is in every office, factory, store and school. It has changed the mode of business and made correspondence a fine art. All typists date from Remington. Then enter the homes with the machines, the farms; look upon the electric light and how you get it today, and so on.

Consider only this: There are thousands employed by the gun and typewriter factories alone! Not to mention the other industries! Think of the millions made by the different competitive gun and typewriter concerns, not thinking of the Remington activities! And then remember that the Remington family passed out of the wealthy and fortunes of the industries they had started or given aid in starting.

HOWEVER, our story turns to the third generation.

I have just been talking with him. His name, too, is Philo Remington. His home is at Old Forge, in Ilion. It is the same homestead that Eliphalet, the gunmaker, built. Nearby are all the memories of great-grandfather, grandfather, father, uncle and now the fourth generation is playing about the gardens.

This is the room where the gun-maker did his reading and experimenting. That was the typewriter man's private corner. It is a great old house, the birthplace of men and ideas.

Philo Remington the present has had his finger in many pies, and has exhibited the family traits in ways which have left their mark on the country for all history.

When he was a little fellow, he met his grandfather, and sat on his uncle's knees, and saw the great factories in operation. He watched the gun-machinery, saw the infant typewriter and all the other inventions of the Remington organization. And

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he early felt his own desire to originate. The story is told of the lad, that he was found by his father, one day, when he had reached the tender age of eighteen months, over a piece of metal, which he was trying to cut in shape to cover the broken wheelbarrow—and he succeeded!

It was Philo's part to watch the disintegration of the Remington organization, to watch the passing of the gun-plant, the typewriter and the other possessions of the family. Of course, I do not desire to be misunderstood. The Remingtons were not in want. They were not in distress. But they had lost their fortune.

PHILo worked for the typewriter concern when he graduated from college; and he was in the experimental room, of course. His brains have since contributed to the success of the typewriter bearing his family name. Afterwards, Philo left the typewriter company, and joined the old Sun newspaper office. He had become fascinated with the possibility of a type-setting machine. And he was the only man who could take it apart and put it together. There was a big strike in the Sun offices, because the printers thought the type-setting machine would put them out of their jobs. But Philo Remington became an arbiter and demonstrated to his associates that the machine would make printing so much easier.

In those days, Mark Twain was very much interested in the type-setting device and as a matter of fact lost a fortune in it. Mark Twain was all mixed up. "He prepared estimates showing that the American business alone would earn thirty-five million dollars a year, and the European business twenty million more. . . . He was grabbing at straws now. He tried to offer a twentieth, a hundredth or a thousandth part of the enterprise for any kinds of sums. He was at his wits' end for further funds. But he returned the checks of his friends. . . . He had spent nearly all he owned, and was at the end of his resources."*

Philo Remington met Twain, and realized the possibilities of the great machine and would have turned his own genius to the experiment, but something else called his attention.

Philo believed it possible to make a permanent record of sound and to reproduce that sound at will. In other words, he was thinking about the phonograph. His plan of carrying through the ambition was a very different scheme than the

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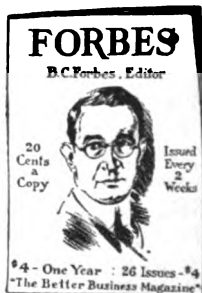
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present device! But Philo Remington made sound reproduce itself!

At that time, the present Victor Talking Machine Company (a little concern in a tiny office) were considering the Philo Remington plan. A delay in the mails changed the history of the phonograph.

Though Philo's first idea was abandoned, that did not annoy him. He had something of Edison's intuition. Edison after spending a fortune and five years of effort on a plan for taking ore from rocks by electricity, said "Well, at least we know it cannot be done—and that is something."

Nevertheless, Remington's original phonograph excursion was not useless, as shall presently be shown.

FROM the phonograph, Remington's fertile mind and originality now turned to the automobile. He was one of the first builders of the automobile. He was the first to build a limousine body. I wonder how many automobile experts realize that!

But far more interesting than the limousine, was the Remington car.

I have before me as I write a little booklet "The Remington Automobile Catechism." I am looking at a picture of Model C. It looks like a toy machine, and seems all puffed up about itself. The Remington automobile is out of existence, so that I can discuss it thoroughly in my story. This is not advertising.

The Remington was the first automobile for the layman. It took the automobile out of the millionaire and wealthy class and said to the average individual "Here's your car." In other words it was the Ford idea. It came long before Ford. A one-price machine, simplified in motor, in parts and with detachable body! It brought forward many inventions including the side-steering lever, in place of the wheel. A. Elliott Ranney, of this city, who has made a fortune in the automobile business, bought one of the first Remington automobiles, and really started in business at that time.

THE Remington automobile was ahead of its time. The Ford followed and took its place at the psychological moment. Henry Ford had stick-to-itiveness as well as originality. Henry Ford is the example of lightning striking once and striking once only.

*This is from Albert Bigelow Paine's "Life of Mark Twain."

Our Troubles

A crowd of troubles passed him by

As he with courage waited;

He said, "Where do you troubles fly

When you are thus belated?"

"We go," they say, "to those who mope,

Who look on life dejected,

Who weakly say 'good-bye' to hope,

We go where we're expected."

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A very intimate friend of Mr. Remington (J. M. Holmes) writes me: "I remember the development of the Remington automobile in a little 'shanty' in Ilion. Many months had been consumed in the construction of a motor, and on New Year's Eve, 1898, the final test was to be made, and the people of Ilion, some out of ridicule, some through laudation, and many as a result of curiosity, hung around the little place to hear the 'fireworks.'"

"A belt from the pulley-shafting was connected with the fly-wheel of this new gasoline engine, to aid its first impulse, and I remember Mr. Remington stating repeatedly during those many anxious moments, that "if he could get but one explosion, he would be satisfied."

"He secured what he was waiting for, and more, for with its *only* explosion in the cylinder, the piston-rod broke and the piston weighing several pounds was driven across the little factory, cutting a four-inch belt.

"Thus ended for a time, further experiments, much to the amusement of the 'wise-acres' of the town.

"But a year later, I had pleasure in riding in the first Remington automobile in a test trip from Utica to Syracuse, which took a complete day, whereas now, the average automobile can accomplish it in less than two hours."

Remington next made bicycles—and Remington bicycles as anybody can tell you have never been excelled for swiftness and ease of riding.

NEXT Remington figured that the gasoline engine was a possibility. He built a Remington gasoline launch and took it out in the Erie Canal. It was done at night, because Philo was a little bit worried about the natives this time. Suddenly, as Mr. Remington turned the fly-wheel, there was a flame from a leaky gas-pipe and the entire boat burst into flames. Being an expert swimmer, the captain-inventor was overboard in a moment, and with the aid of an oar broke a hole in the

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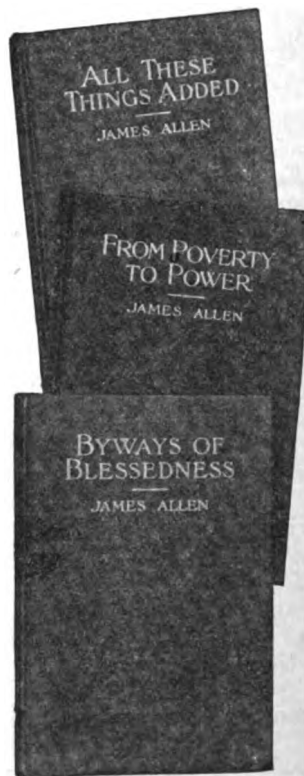
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hull and sank the craft. Thus, again after months of labor lost, Remington went down to defeat. . . . But the gasoline engine became an actuality and again Remington genius had expressed itself in success.

IN THE last few years, Remington has returned to his earlier love—the phonograph. He has developed a reproducer which he calls the “ball-bearing sound-box.” I cannot attempt to go into the scientific principles involved, but suffice it to say, that this new invention lifts every last detail and whisper out of the record and sends it amplified (but not louder—simply clearer) on its way. In conjunction with a life-long friend of Philo Remington, this same device has been evolved in connection with the telephone! Mr. Remington tells me on his own judgment, that, with the invention, one may be several feet away from the mouthpiece and the receiver of the ordinary telephone and hear more distinctly than now one does right close up to them! Furthermore the invention makes it possible to double the speaking distance of the wires! Around the world, the voice can now carry.

I could go on and on, for many pages,

listing some of the incidental inventions and improvements of the new Philo Remington. But it is unnecessary. Surely now I have established the fact that here is an unprecedented, history-making instance of inherited genius.

I began by remarking that it is too bad that a man may not bequeath his talents—his genius to his forebears. But old Eliphalet Remington seems to have broken the rule and become the historical exception. I call this the story of the Unprecedented Case of the Remingtons.

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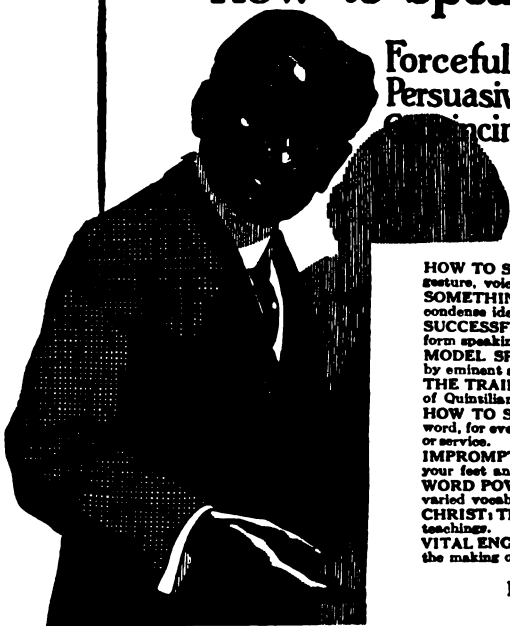
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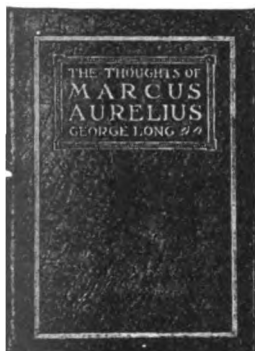
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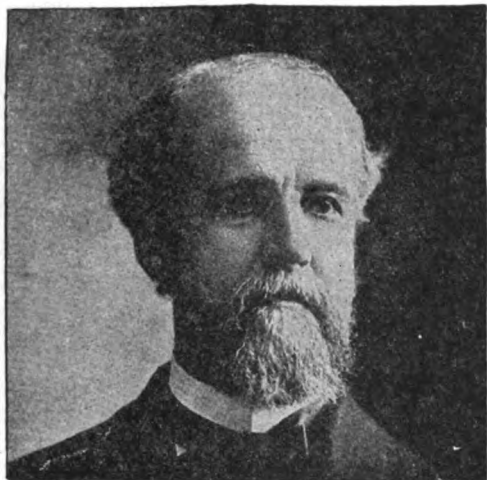
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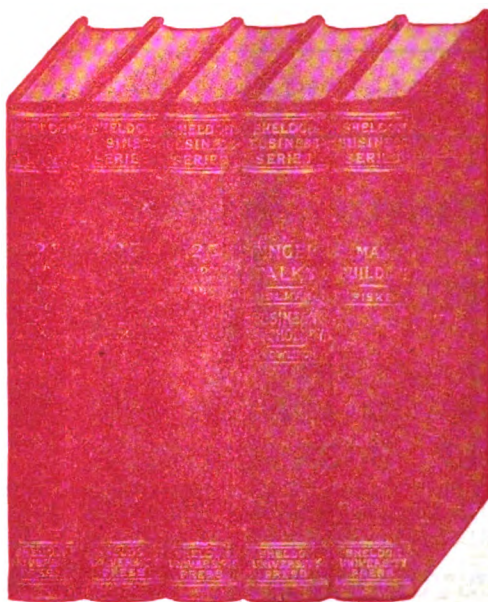
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Volume XVIII

DECEMBER, 1921

Number 12

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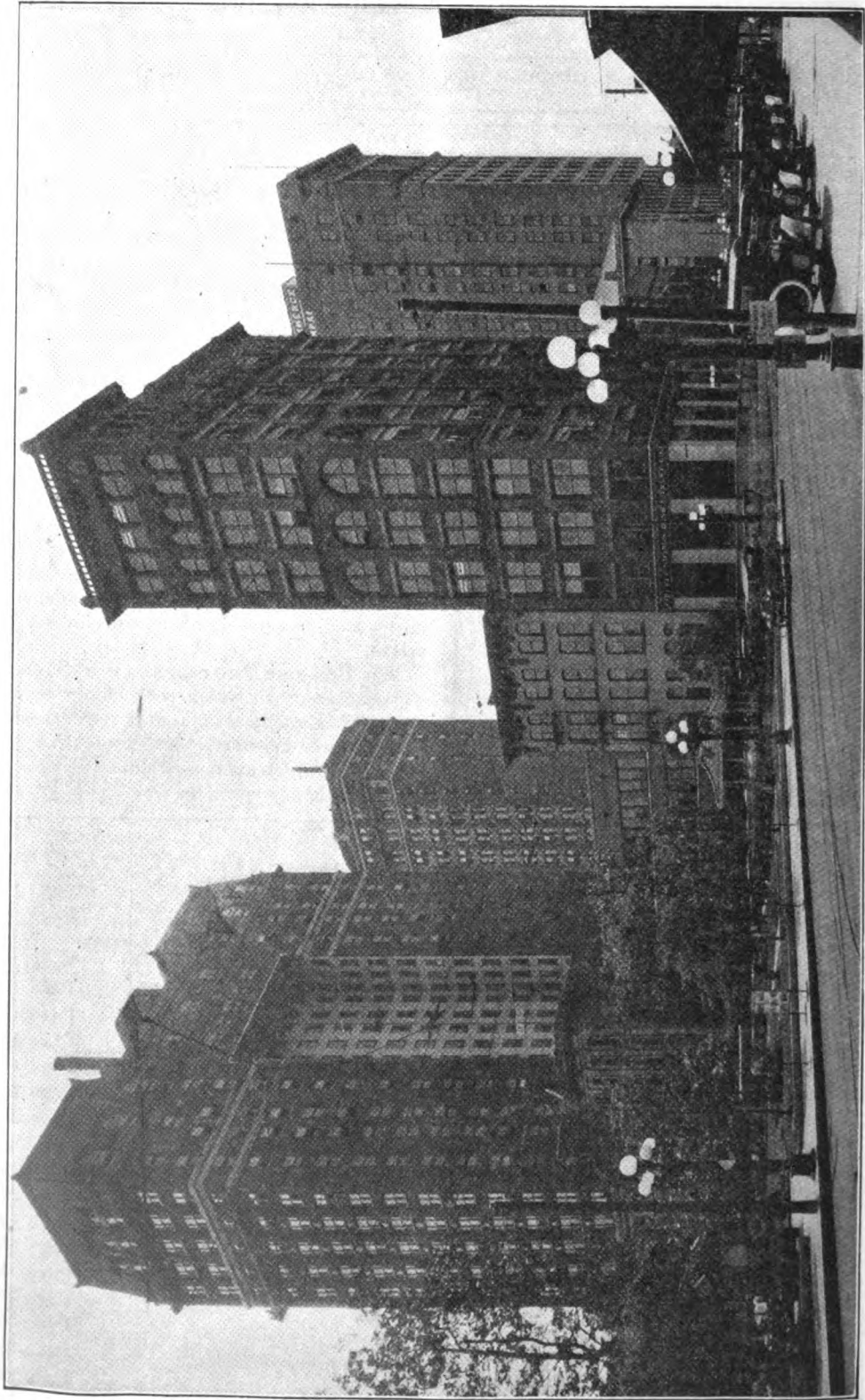
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It must therefore be understood that the publishers of the BUSINESS PHILOSOPHER do not necessarily endorse the teachings or statements appearing in all articles contributed to its columns; in fact, it frequently is the case that the editors distinctly disagree, but they consider it their province to publish such articles from leaders of thought in all lines of human endeavor and to let their readers think and decide for themselves.

The BUSINESS PHILOSOPHER is in this way an idea-exchange, to which each of our readers is invited to contribute his thoughts or experiences. The editorial board selects each month a variety of articles, which are passed along for our readers' consideration or criticism.

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An early morning scene in the center of the financial district

By The FIREPLACE WHERE We TALK THINGS OVER

By A. F. Sheldon

A Christmas Carol

Long years ago (some nineteen twenty-one)
A maiden, Mary, gave the world a son.
The wise men came to see him from afar;
Led to the cradle-manger by the star
Which shone in Heaven, pointing them the way
To where The Christ, our brother and Earth's
Savior lay.

Humble the Mother, humble the birthplace there.
Humble his presence then and everywhere,
Since, through the vale of years, each day, each
hour,
That life has filled the world with lasting power.
What is this power Christ brought us from above?
It is the mighty power of simple Truth and Love;
And time shall tell that story o'er and o'er,
'Till man, within the bounds of every shore,
Shall heed the message from Jehovah's Son,
And righteousness shall have the battle won.

* * *

JUST as light is the only remedy for
darkness

and
Heat is the only cure for cold,

so
Truth is the only remedy for error
and

Love is the only cure for hate.

* * *

NOT very long ago I listened to a
debate.

The subject was, "Did Such a Person as
Jesus Christ ever Live?"

An ex-orthodox preacher claimed that
Christ is purely a myth. That such a per-
son never existed.

A university professor argued that he
lived, but that he was just a real good man
and never performed any miracles or did
anything remarkable.

And what do you know about that?

A friend had urgently requested me to go
to that debate. I went. I suffered as silent-
ly as I could for some two hours, though I
could not repress an audible grunt now
and then.

Then I went away and thought it over.
After a while I wrote this.

I listened to the voice of doubt concern-
ing Christ.

I heard him termed a "myth" by one who
once had preached his word. I heard him
say that Christ had never even lived.

I heard a learned teacher from a seat of
learning, claim in answer that Christ lived,
but that he never did the things that
Matthew, Mark and Luke and John have
said he did. I heard these men of learning
scoff at "miracles" and then I went away
and read the records in the "Book of
Books" again.

AND then I thought of all the churches
I have seen. In cities, towns and
even at the country cross-roads—yes
even in the country, where there is no town
at all. And then I thought of great
cathedrals in American and other lands.
I thought of Christmas, when the whole
great Christian world does homage to
Christ's name. I thought of Easter-tide.
I thought of some I know and their devo-
tion to the cause of Him who always
told the *truth*, and who so loved the world
that he could die for it and, dying, say for
those who nailed his body to the Cross,
"forgive them, Father, for they know not
what they do."

And then I said, the things the learned
men have said about the man of Gallilee
are false. They are mistaken. They have
much knowledge. They are even learned,
but they are not wise—and "wisdom"
is "the thing."

CHRIST Lived. Not only that, He will
never die. His message of truth and
love will live as long as language lasts,
"and time shall tell that story, o'er and
o'er, 'till man within the bounds of every
shore, shall heed the message from Jeho-
vah's Son, And righteousness shall have
the battle won."

Yes, Jesus lived, He greatly, grandly
lived and always will. And while he lived
within his temple of the body, he did the

NOTE: All who read this editorial should also read and study
the article in this number by Eugene Del Mar, entitled "The
Man Behind the Mask."

things recorded by St. Matthew, Mark and Luke and John and Paul and all the rest. He healed the sick and raised the dead. He calmed the waves. They killed his body made of flesh, but could not kill his spiritual body and He rose again, to show the world the real, the lasting, the eternal form of man.

The things He did were never "miracles," if by that term is meant a super-natural thing. That is to say that they were not in contravention of God's Laws. All natural laws are laws of God.

The things Christ did are but examples of the working of the laws as yet but little known, but which are just as "natural" as the laws man knows and uses every day.

THERE are two worlds. The inner and the outer.

The spiritual is the inner world, that's the real, the lasting, the eternal.

Then comes the physical, the outer. This is but the "mask" referred to by our friend Del Mar.

Yes, there are laws of matter. The material world is natural and as such is just as "real" as is the spiritual, and it is governed by the laws of nature in that sphere.

But there are also laws that govern in the inner world, the Spiritual realm, the Real in sense of the Eternal.

Christ knew the laws of matter and he also knew the laws of spirit.

He utilized his knowledge of the outer and the inner kingdoms and the things he did were in accordance with the laws that govern each.

The "mental" is the glass, through which the spirit sees but darkly now with most of human kind, for many are the

mental mirrors colored with the acid taints of error and of hate, the opposites of truth and love.

THESE mental acids generate the poisonous elements of selfishness and fear and greed for gain of things that can but pass away. Thus jealousy and envy come and the whole almost endless chain of thoughts and feelings breeding discontent and poverty, disease and crime.

The "Universal Life," the "God" in you is Truth and Love. Just as pure water is just H_2O , so spirit, universal Life, is truth and love.

The "light" is bright within us all, but even then it cannot shine through mind made muddy by effects that follow error, and the deadening, damning power of hate.

The "mask" referred to by Del Mar, is then, reflector of the "mind" and not of "spirit."

Thus the thing to do is just to wash the window of the mind. Think thoughts that purify and cleanse. Thoughts father feelings and our feelings are the cause of all our acts.

'Tis thus the mask no longer "falsifies."
'Tis thus the spirit is ennobled to reflect itself in mind and body. As we think, we are, and as we are we do. And 'tis by doing we become.

* * *

"As a man thinketh in his heart, so is he."

As a man thinketh, in his heart so is he.

As a man thinketh, so is he in his Heart.

* * *

All of which has been said as a birthday tribute to Him whose life on earth was the greatest known tribute to the power of truth and love.

When the individual becomes interested in the study of dimensions, his consciousness is already merging into another dimension and his consciousness does not require profound mathematical calculation to prove the truth concerning it; his is the child heart which comprehends it.

When the individual feels the urge of his soul for a freer relationship and a broader life expression, he must measure himself to it; when he is ready to enter that plane he will forget his former limitation and commence anew to further the progress of himself and of his race.—Grace M. Brown.

The supernatural in this Jesus is the best hope of the world; it is the only hope. He is the place where earth blends with heaven, that line where sea and sky meet. He is the only miracle we need, but the need of him is infinite. Our public morals, our intellectual development, our private friendships, our sad partings here, our measureless love of life, all ask that Jesus Christ may always stand before mankind as the emblem of a supernatural, blessed shore.
—David Swing.

How May Our Public Schools Meet Present Day Needs?

By CHARLES CLINTON HANSON

(Conclusion of a series of three articles on the subject as seen from a business man's standpoint.)

IN an article in this magazine for October, I discussed certain needed changes in our school system, particularly as regards our rural schools. I spoke of the need of a sound mind in a sound body and particularly of the training of the intellect.

Now I come to the second phase of mind training, to the second phase of the mind, which, in some ways, is more important than the intellect, namely, that great realm of the sensibilities, from which springs character.

To illustrate what I mean: Every child in our schools has, not alone a body, which, if he is to win life's battle, must be so developed that he can endure, and an intellect which, developed, enables him to know, but he also has a full set of sensibilities, which includes his appetite, his passions—his feelings—broadly speaking the emotive life, the constructive elements of which must be developed sooner or later, if he ever wins life's battle.

AMONG the qualities or elements of the emotive life which I would mention are, for example:

Loyalty.

Business men have learned, and oftentimes at a high cost, that no matter how well the intellect of the child is trained, when he comes to them from the school, if he is lacking in loyalty, he can not render us good service.

Now, the home of loyalty is in the sensibilities.

It is a feeling. It does not belong to the "head" equipment.

It is a part of the "heart" equipment of the child. It is a part of character.

Although it belongs to the feelings, it is fraught with wonderful commercial value to him who develops it.

Why can't every child, before it gets its first job, be made to see that, no matter how much it knows, it can not make good in the school of life unless it is loyal?

The opposite of the feeling of loyalty is that of disloyalty, and the disloyal individual in any niche of the world's work can not reach anything like the maximum of his possible success.

THE following qualities, we business men would like to see reflected in the work of those who come to us from the school room:

Faith, the opposite of which is Doubt.

Courage, the opposite of which is Fear.

Justice, the opposite of which is Injustice.

Honesty, the opposite of which is Dishonesty.

In a word, such constructive emotive elements which, unfolded or developed, mean character.

Just a word concerning the how of the teaching of such subjects. In my judgment, they must be taught purely from a utilitarian standpoint.

They must be taught from the standpoint of "*making good*" rather than of "*being good*."

I earnestly believe that our boys and girls can be made to see that it is a fact that they can not gain material reward *in the absence of the development of character*.

Business as a science is making vast strides. Among other facts it has revealed to many of us the following facts in nature, which we recognize as being not theories in any sense of the term:

First: Confidence is literally the foundation of permanent relationships.

Second: Satisfaction is the bedrock upon which the foundation of confidence rests.

Third: Service to the other fellow, the one with whom the commercial man deals, his customer, if you please, is the only thing that will keep the customer satisfied, and that in turn will keep his confidence.

THESE two then, namely, confidence and satisfaction, both of which by the way are emotive elements in consciousness, form the *base* and the *only* base upon which permanent relationships can be builded.

It is an absolute fact, and the child's mind can be made to see the fact, that he can not *by any possibility* maintain satisfaction and confidence of those with whom he deals in the absence of reliability, no matter how much ability or intellectual power he may have.

Self-preservation is the first law of Nature, and if before the individual enters the school of life he has come to see that in order to preserve himself economically, in order to acquire material reward, he must labor under the necessity of developing character as well as intellectual and physical power, then the first law of Nature impels him to effort along that line.

What we need then is a pragmatic moral philosophy, and I thoroughly believe, at a reasonable expense, text books along this line could be provided.

We shall have made a long step in advance when we have school rooms which will not only scientifically train the intellect of the child, but in addition to this will scientifically develop his body and his character.

However, this will not come to pass until we provide ways and means, not alone for training, first, the body, second, the intellect, and third, the emotive elements which, when developed, make character; the child must also be instructed concerning the volitional phase of his mind.

The volitional power of the human mind functions in just two ways:

First: Decision.

Second: Action.

PRACTICAL business men find this: That no matter how strong the body of a young man or young woman is, and no matter how much he or she *knows*, and no matter how sound the *character*, they are still inefficient and do not render us good service unless they convert what they *know* and what they *are* into constructive deeds and words, but above all and most important are the deeds.

In final analysis we all know that it is what people *do* and not what they *know* and *feel* that makes them efficient.

From my experience in teaching the members of my own business family some things that I do so much wish that they might have been taught before they went to work for me, I know that it is possible for the average mind to come into a clear understanding of what his volitional power is and how to operate it; how to convert what he knows and what he feels into constructive deeds—useful effort.

I know I voice the unexpressed sentiment of literally thousands upon thousands of business and professional people when I say that I feel much of the time that is now consumed in gaining knowledge, which

will never be utilized in the laboratory of life, could be used to very much better advantage in coming into a scientific understanding of what he, the pupil is, and how to develop those faculties and capacities and powers of his body, his intellect and possibilities, and his power of volition.

Some way, somehow he must some time develop them if he ever renders any one great service.

Business men through their various organizations are coming to see, in fact, I believe I may say many of us already have come to see, that altruism and selfishness are the same in the final analysis. That is to say, if either an individual or a business corporation or a government is to survive, it must serve. I believe it to be the basic principle of Nature, that the law of the survival of the fittest is the law of the survival of the most serviceable; that it is a fact that altruism is enlightened selfishness.

THE motto of the Rotary Clubs of the world, which clubs are made up of business men, expresses this basic fact in aphoristic form when it says, "He profits most who serves best."

I make this plea in behalf of what we in business have come to perceive, at least many of us, to be a definite and fixed principle in Nature.

I refer to the Principle of Service, or usefulness. I believe I am conservative in saying that the commercial world and the agricultural world must in some way become awakened to the fact that *service rendered* is *cause* and *reward obtained* is *effect*.

It looks to us, now since we have been out in the school of life, some of us lo, these many years, that a *lack* of understanding of this principle, the primordial law of life, is what has thrown the books of the world out of balance.

Let us take a glance into the future. Ninety-five per cent of the people of the world are employed by the other five per cent.

That is to say, about five people out of every one hundred are employers.

About ninety-five per cent are employees. Apply this to the boys and girls who are in the schools today. About five out of every hundred will become employers.

They, and almost before we know it, will take the places of those who are now doing the world's work.

CAN you picture a greater possible advantage to the cause of civilization, a better means for the advancement of the race, than to have all of those two bodies, the future employers and employes of the world, as they enter the school of life, enjoying an understanding of the fact that to *get* they must first *give*?

In my judgment as a business man, we will never have financial equilibrium, economic balance; we will never approach anything like ideal conditions, until this fact is known to the race. And it is a fact. It is the most important fact in life. And little children can be made to understand it.

Our common schools are the House of Commons of all humanity. In its rooms we all meet. In that meeting place, and before we take our places in the school of life, we should be provided with ways and means for learning the fundamental facts of life, the universal truths that apply to every one everywhere, no matter what niche in the world's work he finds his place.

From what I have said up to this point, I trust it is apparent what, in my judgment, our schools must *become* in order to be able to *do* that which they *ought* to do, and, indeed *must* do, if they are to fulfill their true mission, that of cultivating the human plant.

WHEN speaking of the development of the volitional power of the child, that I stated that no matter how much he *knows* and how strong his *body* is, and how strong his *character* he does not render us good service; can not *give* great service rendering power, until he converts his knowledge and his feelings into constructive deeds and words.

I emphasized the *deeds* as being of primary importance.

Hardly secondary in importance, however, from an efficiency standpoint is the "constructive word" idea.

Wrongly spelled words are destructive. They are destructive of permanent relationships. For one I would like to see at least a partial return to the good old days of the spelling bees.

Relatively few of those who apply to us for positions can spell correctly.

Very few are proficient in arithmetic, and the ability to "figure" is an important element in the service-rendering power of almost any employe, indeed, it is a most important factor in his own economic

success whether he has to do with keeping books or doing any figuring for the firm.

As far as our country schools at least are concerned, and it is in behalf of those that I am primarily speaking, in fact, it is to them and in their behalf that this is an appeal, we as business men *know*, we do not merely *think* it, we *know*, that an intimate knowledge of practical arithmetic, the applied sciences of addition, subtraction, multiplication and division is of infinitely more practical value to the school children when they come to us, than is a knowledge of algebra or geometry.

It is certainly an *essential* from the standpoint of efficiency.

The same is true of a knowledge of correct English and *how to use it* in the matter of writing good letters, effective circulars, etc., to say nothing of the power of effective oral expression.

As I see it, man as an individual expresses himself in just three ways:

First: Signs and symbols.

Second: Deeds.

Third: Words.

Words are expressed in two ways, first, the spoken word, second, the written word.

KNOWING full well that such subjects as grammar and rhetoric, unless made applied sciences, in other words, unless the knowledge gained is used—*put into practice*—is, as to practicability, somewhat as expressed by the one who said: "All a rhetorician's rules teach nothing but to name his tools." Steps must be taken to provide the teachers of the rural schools with tools to work with which will enable the school children, not only to learn the correct use of the English language, etc., through instruction, but provide ways and means for their *using* that knowledge by actually constructing useful documents, such as letters, circulars, etc.

We, as business people, have come to realize that everybody in the world is disposing of something, useful effort or merchandise. In other words, everybody has something to sell, and we have come to see, and we think, clearly, that one of the basic reasons why such a high percentage of people fail is that they come into the school of life absolutely ignorant of the laws of profitable distribution, to work in harmony with which means success in selling or disposing of anything.

BUSINESS is fast building a good bibliography. Twenty years ago it had none. For instance, there was nothing in print pertaining to the great vocation of salesmanship. Splendid literature has been created during the last fifteen years. Speaking for myself, I can say with all my heart that I wish I could have studied while in the schoolroom many of the things which it has been my privilege to study since I left it, and among the rest the universal laws of profitable distribution—Business Building—the lifeblood of which is salesmanship, broadly interpreted—the art of building one's business, whatever that may be, to greater and greater proportions. I feel that I could not render the schools a greater service, and through them the people than to be instrumental in helping them to provide ways and means for having this phase of business science taught in the curriculum.

Right here we see a practicable way of having correct English not only taught, that is instruction in it given, but the ways and means of showing its practical use. Salesmanship, both by the written word and the spoken word, is really correct English applied. We might call it the science of applied expression. I thoroughly believe it is entirely practicable to have this done.

ANOTHER subject which, by all means, must be universally taught in every rural school before we come into our rightful heritage is scientific agriculture.

Much of that which I have recommended thus far could come under the head of the science of business.

It is a matter of some embarrassment, to me, a business man, to have to acknowledge that the farmers of the world, the agriculturists, rather beat us to it, and by us I mean the business men of the world, in the formulation of organized facts underlying their art or industry.

As I see it, all that science is, is organized facts.

It is the facts of Nature organized and classified.

Art, on the other hand, is doing or performing.

Art is the skillful application of facts. If space permitted, it would be possible for me to give the exact date when our first agricultural college was established and a brief history of the rise and development of the science of agriculture, and of the blessings which have already come from it.

Here are a few significant figures:

Average corn crop in the United States, per acre, 26 bushels.

Average corn crop in Connecticut, per acre, 44.4 bushels.

Average corn crop in Iowa, per acre, 33.3 bushels.

Average corn crop in Mississippi, per acre, 17.8 bushels.

World's record (made by a 16-year-old boy in Mississippi) 232.8 bushels.

Next best record (made by another boy in Mississippi) 225 bushels.

Average by members of Boys' Corn Clubs, 49.3 bushels.

I look forward to that happy day when all who are engaged in agriculture shall know before they begin farming the facts which that Mississippi boy applied who raised 232.8 bushels of corn on one acre, as against an average of 17.8 bushels per acre.

There is absolutely no reason why simple text books, vitally instructive and almost entrancingly interesting, should not be prepared pertaining to this, which almost might be termed the science of sciences from the viewpoint of its usefulness.

IN my opinion a large percentage of the literature sent out by the Department of Agriculture is too technical and is "over the heads" of the people to whom it is sent. Primers in the simplest language and stating basic facts entertainingly can, however, be prepared.

Let one generation of school children have the benefit of the reading and studying of the fundamental laws and principles of successful farming and they will then be prepared to receive understandingly, to read, digest, assimilate and apply the facts sent out by our great Agricultural Department.

Much of this literature now goes largely to waste by reason of the fact that the minds of those who receive it are not prepared to receive the truths which it contains.

Mr. Geo. R. James, of Memphis, is devoting a vast amount of unselfish effort to the spreading of the gospel of the science of agriculture throughout large areas of the South. I take the liberty of quoting the following from a letter recently received from him:

"I would advocate the teaching in all rural schools the science of agriculture beginning with the basic principles of soil fertility in the lower grammar grades, and continuing through the higher schools

of the higher branches of this science."

"To my mind it would be an easy matter to so arrange the teaching of agriculture in the rural school, that the pupils would from this science alone get a thorough knowledge of arithmetic, a splendid vocabulary, and necessarily a wide viewpoint of the most important workings of nature."

Right here we have a most practicable hint how to make such subjects as arithmetic and correct English applied sciences; how to get the pupil to use the knowledge gained.

I shall not be content until at least one-half of the time of the school child is used in applying the knowledge gained in the other half of his time spent in the school room.

We all know there is an inspiration in numbers. We all know that the development of what may be termed the *esprit de corps*, the spirit of enthusiastic work, can not be accomplished as well with small numbers as with large numbers. This applies to the school room and class room as well as anywhere else. A "school house" is not necessarily a real school, any more than a house is a home. It takes something more than a house to make a real home, and it takes something more than a building to make a real school.

I WOULD, therefore, recommend the abolition of the one-teacher school in all rural districts.

One of the reasons for my plea for the adoption of this suggestion is that it is in harmony with a fundamental necessity for the evolution of citizenship. I refer to the get-together idea.

We, as citizens, are not independent, neither are we dependent. We are grandly interdependent.

We, as a people, and especially in the rural community; do not mix enough, do not get together enough. We need to know each other better. The average man does not know his neighbor well enough. The adoption of this recommendation will do more, possibly, than even those of us who are recommending it realize, in bringing about a reality of the brotherhood of man. The consolidated school can be made the capitol of the community, the educational center of the community, a greatly useful servant to everybody in the community—the boys and girls grown tall as well as the little fellows. Rightly equipped it can help us all to see that education goes on all through life; that it does not end when we quit school. We, the big boys and girls, can use it at

night; those not yet so tall, in the daytime.

I honestly believe that two-thirds of the troubles between people is due to misunderstandings, and in turn the reason we do not understand each other better is because we do not get close enough together.

In conclusion, may I be permitted to say a word in behalf of the teachers?

"The servant is worthy of his hire," expresses not only a sound moral law, it is, indeed, a good business law, a sound economic law; in fact, we in business are coming to see more and more clearly that all moral laws are sound economic laws; that a man-made law and all laws, which are nothing but rules, whether on the statute books or not, are not sound economically unless they are right.

THE educational servant is indeed worthy of his hire.

I believe I, as an individual, voice the sentiment of the vast majority of all thinking people when I say that we, the people, should not only be willing but glad to have our school taxes increased enough so that we can pay our educational servants in accordance with this law. It is true that our educational servants, like all other servants, must build the fire of efficient service before they are justly entitled to reap the reward, but it does seem to me, as a business man, and I hope a practical one, that we, the people, should be willing to come forward and say to you, the men at the top of our educational system, that we want you to provide ways and means for equipping our educational system with teachers, who are under you directly and indirectly, so that they can render big service and then that we, the people, are not only willing but glad to reward them in proportion.

We feel, at least I do, and in this I know I am not alone, that in a very real sense the vocation of teacher is fraught with greater duties, obligations and responsibilities than any other.

It is nothing less than the responsibility of the development of the human plant.

It is nothing short of the responsibility of the development of the man-power of the nation.

Man-power is cause. Money and machines and the utilization of all material forces are effects. If we are to ever have anything like the maximum effects, we labor under the necessity of the natural law of taking care of those,

The Other Side

Of the "First commandment with promise"

By REV. CHARLES T. HULL

THE fifth division of that ancient legal document that we call the Decalogue (Ten Words) has been quoted so many times by the fathers and mothers of the thriving young Tommorrow in our schools and universities, that we need to find out just what the smoke is all about.

We are being reminded that "When we were young, etc.," but today we fathers and mothers seem to fear that we have been or are going to be shunted off on a sidetrack to let the Youths Express have the right-of-way.

Only the other day in the able editorial columns of the *BUSINESS PHILOSOPHER* this statement found its birth.

"It does seem sometimes—as if the divine injunction, "Honor thy father and thy mother," had been forgotten and that in its place the tendency of modern thought is, "Honor thy son and thy daughter."

Now the author of that statement, we all know, is a right honorable Father who certainly is not speaking in self-defense. But he represents quite a large class of those who see this same condition all about them. But the actual need and tendency of our day does not lead to the contrary proposition at all.

THIS is, of course, the Children's Century. We are beginning to see, though as in a very cloudy mirror, the fact that our civilization can only attain the perfect completion which we crave for it by beginning with the little children. We will have a safe republic when we have trained our boys and girls to be true republican citizens. We will make the world full of peace when we give our boys something better than prize fights and the slogan, "Stick up for your rights," as ideals for their daily lives; for our world is going to be just what we determine that it shall be by the concepts and ideas that we put in the young heads of the rulers of the world of tomorrow.

But if "A little child shall lead them," who is going to teach that little child? The universities cannot, for he will have

lost his short trousers long before he is a Freshman. High schools are trying, but many thousands of these potential leaders of tomorrow do not go that far in school. And any grade school teacher will tell you that she is helpless, for the home has already warped and bent our young leader before he starts to school. Now, of course, some one is saying, "That reasoning only leads you back around a circle." But it does not, because we started with the First Commandment with Promise."

THE secret key to the solution of this puzzle lies hidden behind that quotation from Moses, of bulrush fame. For the great Fullfiller of that law would say, "Ye have heard it said of old, honor thy father and thy mother," but I say unto you, "Be ye fathers and mothers worthy of the honor and respect of your children, that the influence and service of your lives may spread far in the land and your praises spring from the lips and hearts of your children's, children's, children." The words are poor, truly enough, but don't you really think that there in substance is the answer the Master would give to those who say, "When we were young?"

It is not the children that need to be honored, but the fathers and mothers who fail to be honorable who are clogging this world's progress.

We need men and women who think not of their own honor, but of service they can render. Not the service merely of today, but the services they may render to the races of children as yet unborn.

When we can stand by Abraham and see the vision of our children who are yet to come, as they stretch away from us in an ever-widening stream of generations and multitudes down the vista of the ages of tomorrow—when we can live our daily lives as fathers and mothers worthy of the responsibility of that multitude, we need not worry then about who shall honor us or whether our children should be honored. For it is not the front of the Fifth Commandment that counts but "the other side."

The Six Essentials of Success

By DUDLEY BRIGHT ASHFORD

President of the William James Institute

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SOMEbody asked me the other day to name what I considered to be the six essentials of success. Now just because the number was limited to six I had to put on my thinking cap and make my choice from among the many factors which make for success, the six which I considered the most important—and here they are.

First on the list I put Energy.

You won't get far in the "human race" unless you have plenty of energy. A man's power of accomplishment is determined in large measure by his available energy. The more energy you have, the more likely you are to be able to "put it across" successfully. So many people fail in life for want of sufficient energy. They are always looking out for the soft job that requires a minimum of energy.

The human machine is a marvelous generator of energy. Out of the few ounces of food that we eat each day the digestive system is able to release 3,300 foot tons of energy for our daily use. That is to say, we generate sufficient energy each day to raise one ton, 3,300 feet or 3,300 tons one foot. Most of this energy is used up in carrying on the vital processes of the body, such as breathing, the circulation of the blood, and in providing heat, but about 300 foot tons of energy are left over for carrying on our daily activities. The secret of health as well as of success lies in using up this 300 foot tons of energy each day and in using it in the best possible way.

IT IS a significant fact that on the average the heads of corporations are big bodied men. They are above the average in height and are generally men with a good digestive apparatus. In other words, they

are men with an abundance of energy. Now, of course, all big men are not energetic. Fat men are often very lazy. They simply store up their energy in the form of fat. Their energy is potential instead of being kinetic. It is putting our energy to work that counts.

Therefore, if you would succeed, see to it that you generate your full quota of energy. Breathe plenty of fresh air, drink plenty of pure water, partake of a well-balanced diet, take sufficient exercise — by these means you will keep yourself fit, and will find that you are able to keep on deck for duty every day in the year, and to work twelve hours a day without getting unduly tired. Just as a railroad engine can only haul a load in proportion to its power, so the human machine is limited in its accomplishments by the amount of energy it can generate and liberate.



DUDLEY BRIGHT ASHFORD

AS THE second essential of success I name Ambition.

By ambition I mean the desire to forge ahead, to accomplish something worthwhile, to become the very best in your own line of endeavor, and to make a name for yourself in the world. Ambition is a thing to be desired and without it a person is scarcely likely to succeed. Of course, an ambition may be purely selfish, and seek its ends regardless of the interests of others, in which case it is to be condemned. But a person lacking ambition is scarcely likely to succeed.

Some people are perfectly content to remain just where chance has placed them. Just so long as they get enough to eat and a bed to sleep on, they should worry.

Away back on the sheep stations of Central Australia you will find men working for five dollars a week and their tucker—

quite content with their lot. Many of them are educated, brainy men, but they have no ambition. They have taken the path of least resistance; they have sought the soft job. They expect to spend the rest of their lives looking after sheep. The philosophy of such people is well summed up in the little poem which runs:

"I wish I was a great big rock a-settin' on a hill,
Doin' nothin' all day long but just a-settin' still;
I wouldn't eat, I wouldn't drink, I wouldn't even
wash;
I'd just set still a thousand years and rest my-
self, by gosh.

BUT the ambitious man is always getting ready for the job higher up. He is looking for bigger opportunities and training for heavier responsibilities.

"Billy" Hughes, the premier of Australia, for instance, was once a roustabout on a sheep station.

But he wasn't content with that job. He had ambitions. After trying half-a-dozen lines and failing to find just what he wanted to give him scope for his energetic mind, we find him keeping a little general store down on the wharf in Sydney Harbor.

Into his store came scores of wharf-lumpers, and "Billy" came to learn of their political grievances. He conceived the idea of getting into the New South Wales Parliament and representing these men and their needs.

He got himself nominated as a labor candidate and at the next election the wharf-lumpers won him the seat.

But Hughes was not satisfied to be just an ordinary member in the House. He had bigger ambitions. He foresaw that if he was to take a big place when labor came into power, he must qualify.

So he got down to hard work and took the examinations necessary to be admitted to the bar. When at the next Federal Election, labor came into power, Hughes was the only man among the labor members qualified for the position of Attorney-General, and he got the job. Later as we all know, he became the leader of his party and the Premier of Australia.

Ambition is the power that drives us on. It turns potential energy into kinetic, living energy. It enables a man to sacrifice and sweat and if needs be suffer, in order to gain his end. Ambition is the driving power that pushes us on. If you are to succeed you need ambition.

AND the third essential is Knowledge. It isn't enough to have a surplus of energy, and to be ambitious. We need

knowledge to help us to direct our energy aright, and to regulate our ambition.

I had a young man come to me recently for vocational advice. He was full of energy and ambition, but he didn't know what to make of life. He had arrived at the age of twenty-six without having any definite objective. He hadn't found out the job he was most suited for. He had tried a dozen things and made a moderate success of them all, but they had failed to satisfy him.

I made a scientific analysis of that man's character, temperament and natural ability, and found that the one thing at which he could make a supreme success was as an architect. He agreed absolutely with my conclusion.

To-day he is studying at the most famous school of Architecture in the world, and bids fair to make a big name for himself. All he needed was knowledge, to put him on the right road.

You not only need knowledge about yourself, but also about your job. The more you know about your work the more interesting it will become and the more possibilities you will see in it. You should aim to know everything there is to know about your special work, and then you are ready to branch out and do new and original work along the same line. You should know the very latest things about your own business, and for this purpose it is a good thing to read the trade journals or magazines that specialize in your line. You need knowledge if you are to succeed. It is ambition and energy rightly directed that brings success.

AS THE fourth stepping stone to success I name Vision.

There are probably more people who fail to succeed in life through lack of the big vision, than from any other one cause.

The big majority of people have to start out to work before they have had an adequate education. They get pushed into jobs for which they are quite unfitted. They have to settle down to monotonous work of some kind that requires but little brains and the expenditure of much time and energy.

They have but little time or inclination for reading and no opportunity to travel. The result is, they never get the big vision. They fail to realize that all around us are big opportunities waiting for the man who is ready to grasp them.

How many capable business men get

into a rut; get so deeply into a rut in fact that they become blind to everything else outside their narrow groove.

All around them on every side are new ideas and schemes that would transform their organization and make them forge ahead in business. But they are blind to everything outside their special rut. By and by they perish for lack of vision.

The big danger of specializing too early in life is that we fail to get the big vision. We get our minds so directed on to one special line that we come to think of our line as the whole business. The effect of too close attention to one thing is that such attention blots out everything else, with the result that we fail to see the "big chance" when it comes our way.

There are big opportunities everywhere for the man of vision. You don't have to go to the big city in order to find big scope for your energies and ambitions. You can find all the scope you want right where you are; all you need is vision.

The trouble with the average business man in the small town is that they get into the rut of conducting their business as it has always been conducted in their town. They rarely go to big cities to see what others are doing. They don't read the trade papers. They are content to go on just as their fathers did before them. Then some new man comes into their township, with new ideas and methods of doing business and winning customers, and before they know where they are, the other fellow has got their business, and they wonder why.

I KNEW a young architect in the West who early in his career realized that if he was to hold his own and keep pace with the rapidly growing town in which he decided to locate, that he must keep out of the rut, get the big vision, keep himself right up-to-date on the latest developments in his profession.

Every year he used to make a trip right across the continent, visit some of the big cities, see some of the finest specimens of architecture, and come back to his home town with a stock of new ideas. He told me that the three months each year that he spent in this way, was the key to his phenomenal success and the best investment he ever made in his business.

To-day that little township is a city of 150,000 people and he has been responsible for the majority of its best buildings. By getting the big vision, he was able to keep

abreast of developments and to seize opportunities when they came his way.

One of the best examples I know of the value of the big vision is the case of Sidney Kidman, known to-day as the Cattle King of Australia.

He was once a drover. His job was to drive sheep and cattle from one part of Central Australia to another. In times of drought he had to take the stock for big trips across waterless deserts to places that were favored with rain.

In this way he got to know the country. He learned where the rainfall was least uncertain and where water was to be had for watering the stock in times of drought.

THERE were hundreds of other men engaged in the same kind of work. They saw in it only dust and desert, three meals a day, a check every six months and then the chance for a big spree at the nearest hotel.

But Kidman visualized himself as the king of this great, dead heart of Australia. He saw the possibilities of those vast tracts of salt-bust land where only the kangaroo had hitherto dwelt.

He saved up his money, and leased some of the most desirable tracts of sheep country. He got control of the best water supplies. Then when the droughts came, other big station owners became dependent upon him. Yet further vast tracts of land passed into his hands.

To-day he is known as the Cattle King of Australia. He has more sheep, cattle and horses than he can count and he is wealthy beyond human desire. The big vision opened his eyes to the big chance.

I strongly advocate the importance and value of cultivating the broad outlook.

It isn't enough to know your own job thoroughly, you should also get to know the other fellow's job and especially the job higher up. Try to get the general view.

AS THE *fifth essential to success I nominate Will-power.*

Without will-power, the ability to pay attention and to concentrate, a person is most unlikely to succeed. He may have all the other fine qualities of energy, ambition, knowledge, and vision, but if he lacks this they are of little value.

It is the man who can stick at the job who can concentrate all his energies and forces on the task in hand, and who can hold on when everything seems against him, who is likely to succeed.

When John Forrest proposed the West Australian water scheme for conveying water from Perth to Kalgoorlie, a distance of three hundred miles into the desert, people thought he was mad.

The newspapers said it couldn't be done. They characterized the scheme of expending fifteen million dollars on the off-chance of finding gold, as pure foolishness.

But Forest knew what he was about. He was a strong man. He got his scheme authorized by parliament and the money voted. In spite of ridicule from all sides, and by the help of the brilliant engineer, C. Y. O'Connor, he carried his project through.

A LITTLE river that came down a valley between high hills was dammed so as to make a lake that stretched ten miles up the valley and provided the necessary water. Huge pipes were laid down all those three hundred miles. By the help of immense pumping machines the water was carried to Kalgoorlie.

Mining and prospecting were made possible. Then came the discovery of "The Golden Mile," one of the richest mines the world has ever known. A few days before the water scheme was finished, O'Connor became disgusted with the treatment he received at the hands of the public and the press, and blew his brains out. But Forest went right on with the job. He had the will-power to carry it through and his faith was rewarded.

It is the man who can keep right on when other people give up in despair, who finally wins out. The great thing is to know just what you are suited for, the work at which you can succeed, and then to get the big vision of the thing that you want to accomplish, and of how it is to be carried out, and then to drive right ahead regardless.

AND the last essential of success is *Character*. And by character in this connection I mean honesty of purpose, and the desire to render real service in return for what we expect to receive from others.

Any career which is based on mere selfishness is bound to fail.

Double-dealing always brings about a reaction against the double-dealer. True and abiding success must be based on service.

Some years ago three men, Pierce, DeRose, and Brookman, started out from South Australia to search for gold in the

great West. They formed a little syndicate of \$750 among ten of their friends to help buy the necessary outfit and get a start.

On arrival at the gold fields they soon spent all their cash without finding any gold. They decided to satisfy the friends who had put up the \$750 by pegging out a claim just anywhere that looked at all likely and then trying to float a swindle.

They picked out a likely looking spot, pegged out their claim, and would you believe it, they got right where the gold was. In a short time they were rich beyond the dreams of avarice. By false reports from time to time about the amount of gold in their mine, they made more millions.

But what did they do with the money after they had got it? They used to light their cigars with \$25 bills.

They would go into a hotel, smash all the bottles on the shelves and then plank down the money to pay for it. They had a high time for awhile, but listen to the end of the story.

When Brookman died, his brother had to pay his funeral expenses. When Pierce died, all his property was mortgaged up to the hilt. And the last I heard of DeRose, he was working on the roads breaking stones. Those three men were exceedingly rich at one time in their career, but they were woefully deficient in character, and their wealth vanished. Moody of Wall St. says that of the many who make millions on Wall St., very, very few ever retain their wealth. That statement is significant. True success must be based on character and on the desire to render service.

IN this article I have been thinking of success in the way it is usually thought of, namely success in money-making, but it is well to remark that this is only one line of achievement, and by no means the most important.

IT is a greater achievement to write a great book, compose a masterpiece of music, paint a fine picture, than to amass a fortune.

Above all, it is the *greatest of all achievements to carve out a great character, and to deserve the love and gratitude of our fellows.*

But whatever our idea of success may be, the six essentials I have outlined still hold good, namely, ENERGY, AMBITION, KNOWLEDGE, VISION, WILL-POWER and CHARACTER.

The Man Behind the Mask

By EUGENE DEL MAR

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"Mother, our neighbor's window is so blurred, I can't see into their room."

"Nonsense, child; it is your own window that is soiled."

WHAT is usually designated a man is a mask, behind which the Universal Life masquerades in one of its myriad forms. Chameleon-like, at any one time this mask may present a different appearance to each of many observers. At one moment it may suggest a tragedy and at the next a comedy; either by reason of a change in itself or in the observer.

The Universal Life is ever seeking expression through form, and the appearance of the mask conforms to the mentality that serves as the bridge between the spiritual and its physical counterpart. It is the mentality that provides the cast in which every feature is outlined, and one's mask takes on the general aspect of his fundamental thoughts.

As each mask makes its entrance into the drama of human activities, it finds itself surrounded on every side by other masks. From start to finish of existence it is engaged in penetrating the masks of others; seeking to interpret, explain and uncover disguises. This is a dominating feature of the game of life, and in the infinitude of variation one's interest need never flag.

NO ONE mask is exactly like any other; and in its constant change of appearance each mask serves effectually to prevent its possessor from being understood or interpreted rightly by the uninitiated. Looking upon the mask as the Reality, the multitude are readily deluded by the masks that surround them. Often one is as easily deceived by his own mask as by that of another.

Since masks delude and appearances deceive, there is a premium on wisdom, clear vision or right interpretation. That which is but of little value is recognized easily. That which every one understands is of the very slightest value. As value increases, recognition becomes less easy, and the masks more misleading. That which is most precious is guarded from recognition with the greatest of care; and many are the snares, misdirections, false clues, misleadings and distractions to dissuade one from penetrating the mask

or tempt him to abandon his search for the hidden treasure.

Through countless ages, Universal Life has sought to unfold into the individualized realization of itself through form; mind is the agency it has employed for this purpose.

One of the functions of mind is to distribute the Universal Life in terms that physical form is capable of receiving and retaining. Mind is the moderator and transmuter that accommodates spiritual energy to the limitations of physical form; it is the necessary bridge to connect the worlds of spirit and form.

IN THE unduplicated aggregates of individual experiences, each human life presents an intricate geometrical design, every line and curve of which is delineated somewhere in the structure of the mask. Each mask has been in the process of fashioning for eons of time; and while the patterns are infinite in variety, they are governed by invariable and immutable principle.

The principal thought-ingredients that have contributed to the delineation of the human masks of today are those of habit, custom, tradition, convention and superstition; these forming combinations of such intricacy and variety as to account readily for all possible contrasts of personality.

Thought seeks to embody itself in form; first in the body of the thinker, and then in his environment. Thought attracts to itself the material necessary for its embodiment, and then fashions it in its own image and likeness—in its interpretation, in visibility, of that which previously was invisible. It may fashion its interpretations after some visible form, or, from the seeming void it may conjure up some new combination of primary factors. Inevitably thought takes on form, if only within the physical confines of the thinker. It fashions the mask that conceals the man; it builds the home in which he lives.

THE home that each one fashions for himself is a mask to others because the latter also wear masks, and interpret

those that surround them in the image and likeness of their own. Their vision is masked exactly as are their features and forms. Are their features masked in selfishness, greed or cruelty; then their vision is directed along these channels of interpretation. To them, other masks seem similarly distorted, for they bring to the surface of others the similitude of their own thoughts. Similarly, if their features are masked in altruism, generosity or kindness.

A mirror reflects a true picture as its surface is clear, smooth and unsullied; as it has behind it that which quickens its receptivity; as it is open, straightforward and on the level. If it is curved, concavely or convexly, or crooked, or if its surface is distorted or spotted or marred in any way, the picture it reflects takes on the imperfections of the mirror. That which is pictured may be perfect in appearance, but the mirror reports it in its own language and interpretation.

The mask is Man's mirror. On a wave-tossed Soul the reflected pictures are blurred and indistinct. With emotions violent and uncontrolled, enthusiasm is misdirected and energy lashes itself into a wild frenzy. With thought contradictory and chaotic, actions become inconsistent and erratic. Unless spiritually controlled, mind and body run amuck, and the mask pictures life as crippled and distorted.

THE Soul seeks freedom of expression in form. The Soul uses the mind as its invisible medium, and the mind makes the body its visible counterpart. The Soul unfolds through the mind as the latter becomes receptive through its greater development, and the mind develops with the body's growth in refinement of texture. Each acts and reacts upon the others, and the Soul finds increasing freedom as the mind becomes receptive to it and as it in turn finds freer circulation through its physical body. A mask serves to reveal to the degree that the Soul has found freedom, and it conceals to the extent that its Soul still remains enslaved.

The Soul that is free though seemingly enmeshed, sees through or behind the masks of others; and freed Souls recognize each other despite the masks that effectually hide them from others. The freed Soul differentiates between masks and realities, and it looks beneath the surface waves of the ocean of life to the calm depths below. The freed Soul may tear off the

fetters that bind another, put aside the veil that obscures the other's vision, and enable the other's mind and body to bear the effulgence of the Soul that is awaiting its deliverance to freedom.

THE Soul becomes free as it realizes or makes real the Truth, in thought and act. It shines ever more effulgent through mind and body as its ideals become more grand and lofty, as its ideas are made more clear and definite, and as its acts are as clear and definite as its thoughts and grand and lofty as its ideals. As gradually it realizes in feeling, becomes conscious in thought, and acts physically in accord with the fundamental truth of identity with its Source, the mists of doubt clear away, the clouds of fear dissolve, the miasmas of selfishness fade away, and the sunshine of clear vision penetrates the masks of error that seem to environ others.

In its identity with Universal Spirit, the Soul is all-inclusive; and its escape from or through the bondage of mind and body is facilitated by the acceptance of that which previously it had rejected or not included. As Soul expands in realization through its mind becoming more receptive to spiritual ideals, and as mind expands in consciousness through its body accepting higher mental guidance, it includes more and more, and becomes increasingly universal. Through the realization of inclusion and identity comes love, sympathy, understanding and spiritual vision.

One of the great lessons of life is the necessity of including at some time that which one now rejects. The Soul will not accept exclusion as a finality, and that which is forbidden to it becomes a magnet of irresistible attraction. The Soul must know all, and it can know only through identity or inclusion. One attracts only that which belongs to him and comes for purposes of inclusion and identity. It comes as the result of one's contact with the Principle of Attraction, which cannot but function with infallible accuracy.

THE Man Behind the Mask" is the Soul, identified with its Source, individualized Spirit, in the image and likeness of the Infinite; but lacking that individual realization and consciousness of itself that may accompany only the possession of mind and body. The Man behind the mask is drawn inevitably to incarnate in form until mind and body

shine as effulgent as Soul itself. Then, its purpose having been fulfilled, the mask dissolves.

The mask is the screen behind and within which the Soul houses itself for the purpose of protection and the concealment of vulnerable points of attack. The Man is never what the mask seems to be, or what it assumes to be, nor even what it thinks it is, although, "what it thinks, it is."

It is quite true that "things are seldom what they seem." One preaches to others in order to convince himself. He professes a virtue to cover a vice. He parades his strength in one direction to cover his weakness in another. He accuses another to divert suspicion from himself. The short of stature stretches himself tall; and the tall bows himself short. The man of courage assumes meekness and the coward bullies. The wise avows ignorance, and the ignorant assumes wisdom. As the mask is an artificial make-up, fashioned largely to deceive and delude for protective purposes, it has ceased to know itself for what it really is.

MODERN life has added greatly to the intricacy of human masks. Until recently, physiognomy, phrenology, palmistry, astrology and kindred arts sufficed to afford a peep behind the masks. These agencies have become quite inadequate to cope with present day conditions, and we now have a new Science of Mind, as formulated in psychology and psycho-analysis, to teach us to read masks and unravel the mysteries of conscious and unconscious mask-building.

Without the mask, Man would be invisible; but without the Man there could be no mask. The Man creates his mask, wears it, changes it, and finally discards it. But the Man never changes. The mask is the clothing, the home, the residence of the Man; which he is forever

patching and altering to suit his changing fancy. It may seem that the Man is changing, but it is only his covering that is being fashioned differently to meet his changing thought seasons.

As Man is a deathless Soul, identified with Universal Spirit, one can do little or nothing for Man himself. But the mask is Man's creation and being impermanent, ever-changing, illusive and delusive, it is that which requires his never-ceasing attention. It is as the mask is guided by strong and controlled emotions, and by clear and definite thought that the Soul qualities are realized, and Man enters on the enjoyment of Self-revelation.

THE profoundest study for man is Man, and his deepest satisfaction is to watch his own Self-revelation; after seeing himself as a worm or caterpillar crawling on the earth, to witness his gradual metamorphosis into a butterfly or Spiritual Being with gorgeous habiliments, disclosing from beneath his disguise the indisputable proofs of his divine origin.

This is the Man behind the mask, a Being of infinite glory, but envired by forests of ignorance that obscure his vision, by rivers of doubt that benumb his faculties, and by clouds of fear that stifle his energies. Ignorance, doubt and fear were the principal factors that served to fashion his mask, but these are merely the primitive aspects of wisdom, faith and courage.

As the texture of the mask clarifies and refines, gradually it loses its grossness of materiality, assumes the delicacy and constituency of thought, and is finally dissolved and dissipated in the sunshine of spiritual understanding. Then the mask fades away, and there is disclosed in his true colors of spiritual glory the Being that previously had been

The Man Behind The Mask!

Music is the expression of objectless, limitless desires. Music alone has no correspondence with actual existence. No other art touches upon the infinite. In proportion to the material used, the results of musical composition transcend human comprehension. That out of the combinations and recombinations of only seven tones man can lay hold upon the infinite is a fact which no human ingenuity can ever explain. The reason music has never been dissociated from religious worship is found primarily in this—its mysterious hold upon infinity, and secondarily in the fact that religion alone is able to call forth the sublimest effort of this grandest proof of human greatness. * * *—*Florence Traill.*

Is There Anything in Prayer?

By J. EDGAR PARK

ONE of the earliest discoveries made by the adventurer who dares to penetrate into the Land of Common Sense is that in that land mere wishing does not accomplish very much. Sundered lovers wished their hearts away for centuries, longing for the sound of the other's voice through the intervening miles of space. But all was of no avail until to that wishing was added the minute knowledge of electro-magnetism, which resulted in the invention of the telephone.

The longest road in the world is the road that lies between feeling and fact. The road can be made passable only by knowledge. Wishing is just the initial motive force designed to drive one to seek the knowledge of the way. Processions of longing, beseeching human beings through plague-stricken cities, imploring the removal of the curse, effected nothing until their desires were converted into patient investigation of the causes and cure of plague. The processions were valuable in so far as they incited and stung the lethargic scientific mind into investigation and discovery. Wishing, looked upon as an end in itself, is barren, but it is the initial stage of all progress.

DESIRE, when it can be transmuted into action, is the joy of life. Desire, when it cannot immediately be transmuted into action, is the basic problem of literature, art, philosophy, and religion. What is to be done with it?

Prayer is the organization of unsatisfied desire. Unless it is organized in some way it leads to ruinous consequences. Worry, nervous disorders, depression, temptation, morbid mental conditions—these are the names of some of the results of unorganized, unsatisfied desires. A mother returns home on a sudden call, to find her child sick unto death. She immediately gets the best doctor and the best nurses, and does all she can for his cure. At last she has done all she is able to do. Can she then put the matter from her mind and go to the movies? No, there remains, after she has done everything possible for her child, a mass of desire for that child's

recovery which she has not been able to work off into action. What is she to do with it? She may either go into another room and worry herself to death over the child, and thus make herself a prophet of death to the child and the whole household, or she may pray. Prayer is the control of the overflow of desire above that which can be immediately transmuted into action.

WHAT then is her mental attitude in prayer? It has been largely represented as that of a slave asking for a favor before the throne of an oriental potentate. "I have done many favors for thee in the past. I have contributed to thy church, and attended thy services, and kept thy laws. Now I humbly ask, as a return for these offerings, the life of this child!"

Or it has been supposed that here is the one exception to the otherwise inexorable principle that mere wishing does not accomplish anything. She is simply to wish and ask for, as a child would wish and ask a parent, something desired.

Prayer in both these cases is looked upon as a triangle. The mother and the child are at the base angles; God is at the apex. The mother sends up a prayer to God, which God considers, and if it seems good to Him, sends down the answer to the child. The conditions of effective prayer under these conditions are, as set forth in a recent hand-book on prayer, faith, humility, and submission.

THERE has been, however, a growing school of religious thinkers who have felt that the use of terms and figures like these must not blind us to the fact that the realm of prayer is no exception to the general rule; that it is necessary, not only to wish, but to know how to wish; that there are laws governing the organization of unsatisfied desires, which must be observed.

Prayer for them is not so much a triangle as a straight line. Prayer is the organization of one's unsatisfied desires so that God may work through them for the end desired. The mother's unsatisfied desire for the life of the child may be so organized as to be the channel through

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Recognition of Human Brotherhood Need of Industry

By HON. JAMES J. DAVIS

Secretary of Labor

IT happens that there is a new principle in American business and industrial life. Rather it is the new discovery of a very old principle. It is the principle of responsibility—of responsibility to each other, but higher than that, responsibility to the great public. We all of us, employer and employe both, have one great boss—the people. It is the master employer of us all.

In the long run, if we could only see it, we are all working for ourselves. Every time we quarrel, we hurt ourselves. Every time we stop work, or cause work to be stopped, we cause loss to ourselves. If we have no better reason, we have that selfish reason, as the strongest argument of all for fellowship in industry, for working together. Harmony makes money, discord causes loss.

For that same reason, the reason that every man's individual prosperity is bound up with the prosperity of all, the worker owes it to himself to *work*. This is no day for loafers. The man who doesn't earn his pay should *have* no pay. I am opposed to the rich loafer and the poor loafer. The loafer is a thief. He steals just as certainly as if he set out with a jimmy and a gun.

I HAVE this to say to my fellow trade unionists: If you want to make progress in America, you must clean your house of shirkers. Let us be charitable outright, if we must. If a man is disabled, mentally, morally, or physically, it is time to take care of him for what he is and for what he has done.

If a faithful employe he should be cared for in his old age. In other words, give him what we call a pension. Let the trade unionist say: "I will not work with shirkers, who, in robbing their employers, are robbing all the rest of us. We want to make our trade union badge a symbol of an honorable man who does an honest day's work. I mean that badge to be a badge of pride."

If the unions were more fully shot through with that spirit, antagonism to the unions would die a speedy death in the camps of its bitterest enemies. No criti-

cism visits the man who works. If the unions *demand* of every member a certain reasonable measure of daily work—if they fined ~~or fired~~ the shirker—I can see the day when every employer in the land would hail the nearest union leader and say, "Come, unionize my plant."

THE unions have it in their power—and now more than at any other time in our industrial history—to make every employer eager to employ organized labor. I can hear that employer say, "The union card is the guarantee of efficiency. I will employ no man without it. I would no more hire a man without it than I would accept a dollar without the government stamp."

The effort to promote industrial peace and prosperity must come from both sides alike, from enlightened employer, and from awakened worker, union or nonunion. No group on either side can put itself above the law and maintain its existence. And by law we mean the laws of prosperity as well as the laws of the civil code.

The public will not tolerate infraction of either set of laws. They seem to want to destroy without offering a substitution, so I am going to take this view until something constructive is offered to take its place. As jobs are scarce, as the demand for work is slack, and as labor is in a weakened state for the time being, it seems to *these men* a good time to smash the union power forever.

I SAY such a thing is neither possible nor safe. It is true that some of the employing associations and trade organizations have got to clean house, or lose the respect of the greatest employer—The Public. I have no doubt that every union rule which seems to us arbitrary and high-handed, resulted from some oppressive restriction imposed by old-fashioned employers. The unions are an outgrowth of the time, crush them, and you will have secret organizations of the wildest radical type. They will not, they should not, surrender what they have won.

Here, in America, as everywhere else in the world, new forces, new ideas of personal

freedom, new hopes of advancement have been released by the war. In other lands those hopes have run wild in revolution. Here too the revolution is working itself out, but quietly, in the American fashion. Crush the unions, and you encourage the violent form of revolution. No, the duty of the day is to *work with the worker*, and not to fight him. He is entitled to fight back, as he will. It is harmony we need, not fighting. Every factory should be a happy family. With surprisingly little effort we can make it so.

IN the fifty-five years since the Civil War the United States has made one of the most astonishing leaps forward in human records. In that half century it has taken its place at the forefront of all others as a producing nation. In the whole past story of human endeavor there has been nothing like this rapid rise to wealth on the part of a whole people. Since the recent great war the gap between us and our nearest rivals has, if anything, widened. In that war our resources of machinery counted as much as our men in the tide of victory. Nothing has ever equalled the magnitude of that performance. We literally made an era.

In the year 1919, on the heels of this most devouring of all wars, we kept 287,000 manufacturing plants in operation, some of them night and day. With the skill of their 8,000,000 employes we turned out a product valued in that year at sixty billions of dollars. Early in the boom year of 1920 we did even better. And yet at this moment we dare to be downhearted! A people capable of such endeavor has been almost in despair for the past six months, doubting its ability to recover from the effects of its own discouragement!

THIS great volume of wealth, this rapid advance, we have been able to achieve in fifty short years by intense application of a genius for the *mechanics* of industry. Now, I believe we are to work a new era in the world's progress by applying our national genius to the *humanics*, the human side, of industry. We had been making our country one vast machine. Now has come the realization that all our industrial ills have sprung from lack of a single cog in that machine—a single cog, but the most important of all, the very mainspring. The missing cog has been the element of simple humanity. Now, with our characteristic energy, we are hastening to supply that element.

Greatly as we have been building, our material resources have still been only partly uncovered. Our *human* resources have hardly been touched at all.

OUR people possess enormous resources of inventive skill, to be released to new accomplishments, to further and more rapid advances still. From what I have seen, the great business and executive brains of the country are shackled by too many regulatory laws. Our workmen have confined their full productive powers within too many self-imposed restrictions. We must unshackle them all and let them go, to start anew the hum of the wheel, the screech of the whistle, and all that is music to the ear of the out-of-work workman and the distressed employer.

We have been overlooking our richest resources of all—our riches in skill and brains and character. Now we are studying how to release those forces. Till now our thought has been all for better and bigger machines. Now we want better and bigger *men*. Our thought turns from the machine to the *man* at the machine, to the millions of men in our factories, whose deft hands and nimble wits have toiled to such wonderful purpose.

THE American workman has given of his very best to our amazing national development. He deserves the best in return. Everywhere the wise among our employers have come to see the full measure of the workman's deserts.

A living wage, yes. By all means. Even that is not enough. Give the American workman the means to live according to his well known standards. We like to boast of those standards of his, the highest in the world. Help him to maintain them. Make him a purchaser. Give him the chance to rear a family. Give him the wherewithal to educate his children. He wants and needs recreation for himself. The President's words on this matter are better than mine. In his recent speech in New York he said, "See that the American wage-earner has enough to make his house a home, enough to insure that the struggle for existence shall not crowd out the things truly worth existing for."

IT IS easy to tell of these matters that are out of order. Some of them look hopeless of remedy. Most of them will take time and patience for their adjustment. Freight rates need to come

down, and *can* come down, but only as the whole complicated system of railroad work and wages is adjusted.

Yet there are things that we all can do, those who employ, those who work, and those who wait for houses. We can cease to be slackers, all of us. We can all join to push for new banking laws, to release the needed money. We can loose our own purse-strings. In a hundred ways each of us can do his part.

And the building problem calls first and loudest for attention. It lies straight across the road to prosperity. We can not go forward, we can not reach the goal that is almost in sight, while the way is barred by the high wall of rents.

IT IS too absurd to think of a people as resourceful, as energetic as ours allowing itself to be very long baffled by such an obstacle. I believe we are on the edge, not only of a new day of prosperity but of a wholly new and infinitely better spirit in our national life.

I see a day when those who toil and those who employ work together in friendly fellowship for their own and the common good. I see the day when the trade union card will be honored like the doctor's diploma. I see the day when the workman will be as lost without his certificate of skill and honesty as the employer himself without the certificate of honesty he will want to possess in the good-will of his man. And not all the uncertainty of the present time can shake my conviction that such a day will come.

IT HAS been said that "The rise of the man is the rise of the worker." If that is so, show me the country where the worker has a larger opportunity, a larger share in life, a swifter road to be himself the employer. Show me such a country, and I will despair of the American workman's rising higher still. Just now we allow ourselves to be discouraged by a temporary halt in our progress. Yet there never was a time, not a time of the wildest boom, when the brains of the country were fixed more intensely, more determinedly in building a greater tomorrow. That is the blessing adversity confers. From ancient days comes back a motto, as if even then bold spirits were writing the hymn of American business—"We dare to go forward."

Loyalty

LOYALTY is a two-sided arrangement. Before men can give it an employer must have earned it. I early realized, as every employer must realize, that you cannot make men loyal against their own interests.

If it can be shown them that it will be to their advantage to follow refractory labor union leaders, if they can be made to believe that they can do better for themselves by not being friendly to their employer, then men cannot be expected to throw in their lot with you heart and soul.

But if you can prove to them by your everyday actions and your attitude toward them that you have their interests at heart and are anxious to do the right thing by them, then you can win the loyalty of every man who is made of the right stuff and is willing to do the fair thing by his employer.—E. P. Ripley.

AND forward we will go. It is senseless to think of a people like ours being long held back. Put down our foolish alarms, and we hear already the hum of the mills again, the *screech of the whistle, the rattle of the riveter, the whir of the saw*, all the sounds that are music sweet to the ears of all of us.

To think of this country as being long kept out of its stride, is to deny all the blazing facts of our matchless advance in the past fifty years. Yet it is not the old material prosperity we are to grasp again. We are going to find it lightened by a new spirit. Too many new facts are present for us to doubt what the new prosperity will be like.

I BELIEVE the workman and his employer are going to find it together, arm in arm. I believe the advance of our country in the next fifty years will be greater than ever, because we are going to be rich in soul as well as rich in dollars. The man of means, the man who employs, faces a new responsibility to his less fortunate fellows.

The man who works sees new duties and honesty and endeavor before him. A new democracy is coming into the world of industry. And I believe our lives, more than our purses, are to be enriched and sweetened by a new fellowship, a new understanding of life, and work, and country.

Digest from a recent address to the Convention of the National Hardwood Lumber Association at Philadelphia.



COZY CHATS

By GRACE M. BROWN



ISN'T it interesting how people are commencing to realize the factuality of the thought force and to know that the constructive thought force is an actual saving element in their lives.

This morning I had a letter from a friend in Kansas City containing this question: Do you believe that accidents are the result of destructive thinking and if so can a constructive thinker avert disaster?

As I started to answer his letter, it occurred to me that possibly the question which interests our brother in Kansas may also interest some other folks so I will just tell you a bit of an experience which I intended to tell him.

Of course what I believe about a thing is non-essential but the forces which operate in nature are most accurate and we can see first what the law says and then we can see what we believe.

Every activity in nature is the result of some quality of thought action.

All of the forces in operation are divided into two forms of energy,—one is constructive and the other is destructive.

Now if you will be observant and give your attention to what is passing on around you,—analyze it without judgment and without prejudice, you will see that a destructive occurrence is always the result of a destructive or confused thought action somewhere and you will also see many occasions where a constructive thinker actually dissolves the forces already set in motion and averts disaster which seemed inevitable. We say it is a narrow escape but what are accidents and what are escapes?

RATHER an odd little thing happened to me last Saturday afternoon which seems to illustrate this point and which was decidedly interesting at the time. It certainly strengthened my faith in the intelligent action of nature's finer forces.

I was driving up Colfax Avenue in my little electric car which is usually a most gentle mild mannered, responsive little affair. We, the car and I, stopped at the market for a few moments and when I reentered the car there was a huge, aggressive, snorting automobile within about a foot of our front wheels. It is never part

of our program to wait a minute and it did not dawn upon my consciousness that the car and I might possibly disagree. And I must admit that I was not especially constructive in my attitude of mind toward the impudent, offending automobile.

So I put on the reverse speed rather impatiently and to my amazement it was entirely unresponsive in going back into place and in less time than I can tell it the poor little indignant car had backed wildly across the street, over a stone curbing, between two trees with just barely space for our passing and into a big apartment house entrance.

Two men came rushing from the offending automobile to pick up the pieces of us and they were decidedly more unnerved than were the car and I who had by that time reunited our forces and forgiven each other for the unexpected flurry. But it took quite a little skill for the two men to guide us between the trees and over the curbing where we had been so marvelously guided by some unseen force not five minutes before.

AS THEY were calculating the hair's breadth for passing, one of the men said, "Well, I don't see how she escaped with her life, and there is not even a scratch on this car." And I said to him, "I am envired by faith which saved me from a smash even though I was almost wrathful with you for coming up so close to me."

"Well," said he, "you are envired by luck of some sort, whatever you may call it."

As I said before, what I believe does not matter, I am simply relating the facts of an occurrence. But just the same I do believe that the flurry was due to my bit of temper over the proximity of the car and our apparent escape to the fact that I am an habitually constructive thinker and worker. I was telling a friend about it and she said that she got perfectly furious at her sewing machine once and that it was out of order and refused to work for three days.

Imagination? Well, perhaps, but things do happen strangely in accordance with

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The Tragedy of Getting Square

By ORISON SWETT MARDEN

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I KNOW a man who for years carried a fearful grudge against an employer who had broken a contract with him and discharged him. He not only refused to speak to his former employer when he met him on the street, but was constantly saying bitter things about him and stabbed him in the back whenever he got an opportunity.

Finally the employer failed in business, and, when all other resources had failed, in his desperate need, in order to keep his family from actual want, he applied for a position to the man he had once discharged, who had in the meantime become prosperous.

The man gloated over their changed conditions and took great delight in "getting square," as he called it, with the "old man." Instead of giving him a helping hand, he gave him what he described as a "terrible raking over the coals," told him how he had hated him for years for the insult he had put upon him, and that he was really glad to have the opportunity of witnessing his painful distress and of turning him down when asking for a favor. He actually rejoiced in the misfortune of the man he regarded as his enemy and bragged about his triumph in at last "getting even" with him."

NOW, THIS "getting even" business proved a very costly one to this man, as it does to everybody who tries it. Hatred had rankled so long in his system that there is no doubt but it had much to do with the failure of his health, for he suffered frightfully from chronic nervous dyspepsia, and liver and kidney trouble, as well as rheumatism. Indeed, his physician told him it was his mental irritation that caused his nervous breakdown. He said that the carrying of grudges against others, the failure to eradicate the roots of fancied insults, allowing hard thoughts and bitter feelings to fester and ulcerate in the nature, lowers one's vitality, lessens physical resisting power, and tends to physical and mental deterioration.

I have known people to carry for years feelings of bitter hatred and a desire for revenge, a determination to "get square" with those who injured them, until their whole characters were so changed

that they became almost inhuman.

Hatred, revenge, and jealousy are poisons just as fatal to all that is noblest in us as arsenic is fatal to the physical life. What a fearful price to pay for revenge—a price which ruins efficiency, kills happiness and blights character. And then think for a moment how unmanly, how unwomanly, how despicable it is to be waiting for an opportunity to injure another, to "get square" with some one!

IF FOR any real or fancied wrong you hold a grudge against another, there is a better way of "getting square" than by striving to injure him. Love's way is infinitely better. It will win over your so-called enemy's respect and love, and it will have the approval of your own soul. You have tried the hatred and grudge method; you have tried the revenge way, the jealousy way; you have tried the worry, the anxiety method, and these have pained and tortured you all the more.

You have tried law and the courts to settle troubles and difficulties with neighbors and business associates, and perhaps you won lawsuits only to make bitter, life-long enemies. But perhaps you have never yet tried love's way, excepting in spots. If you have not yet tried it as a principle, as a life philosophy, as a great life lubricant, begin now. It will smooth out all the rough places and wonderfully ease your journey over the jolts of life.

If we were only as generous in judging others as we are in judging ourselves, as tolerant of others' weaknesses as we are of our own, we should be very slow to anger. The habit of holding the good-will, the kindly, sympathetic thought toward everybody would lift our minds above petty jealousy and meannesses; it would enrich and enlarge our whole nature.

The daily habit of wishing everybody well, of feeling like wishing everybody a Godspeed, no matter if they are strangers, ennobles character and beautifies and enriches life.

Yet everywhere, we see people who are quarreling about half of the time, nagging, faultfinding, "getting mad" for trifles unworthy of attention. What a way for men and women with divine possibilities to spend their lives!

DID YOU ever realize that by yielding instead of resisting, by giving in instead of being stubborn, by giving in instead of being a stickler for an apology, you disarm the resentment and awaken the better nature of the one who has injured you? Many people have thus gained the good-will of one whom they had regarded as an enemy.

Give in, my friend—this is love's way. Don't resist, don't stand out, don't be a stickler for the fine points, for the letter of your rights, but show yourself big, magnanimous, generous to your foe or fancied enemy. You will arouse what is big and generous in him. He will say to himself, "Why, I never realized that this man was such a good fellow, that he had such splendid qualities." He will be so impressed by your yielding, your "giving in," when according to custom you had a perfect right to resist, that he will become your friend.

The next time you are so angry that your blood boils with indignation and you are ready to belch forth the hot lava of your temper like a volcano, just think a moment and don't do it. The next time you are inclined to hold a grudge in your heart against some one you think has injured you, don't do it.

Don't mail that sarcastic, bitter letter which you write in an angry mood, and which gave you a feeling of spiteful satisfaction because you thought you had done a smart thing and were going to get square with someone who had insulted you—burn it.

Don't say the mean thing you have been planning to say to someone you think has been mean to you. Instead, give him the love thought, the magnanimous thought.

Say to yourself, "He is my brother. No matter what he has done, I can't be mean to him."

HATRED, ill-will, cannot live an instant in the presence of the Golden Rule—, in the presence of love. Love melts all prejudices, dissolves all hatreds and jealousies, neutralizes all bitterness. It has no enemies. It is a welcome guest everywhere. It needs no introduction. It introduces itself and every created thing responds to it. It has transformed wild beasts into the dearest and most lovable of pets. It drives the brute out of every human being.

Along about Christmas time we notice that, with few exceptions, the meanest characters, the most selfish and most disagreeable, are moved by the atmosphere of "good will to men" and tend to feel generous and kindly impulses. Though they may use all their ingenuity and cunning to get the advantage of one another and make the best bargain for themselves; though they may be cold-blooded, selfish and indifferent to the sufferings and hardships of others the rest of the year, for one day they let by-gones be by-gones, for one day they become helpful, kindly, magnanimous.

On Christmas Day the hearts that were dead live again. The world comes nearer to happiness than in all the other three hundred and sixty-four days.

What a tremendous forward stride we should take if the Christmas spirit of brotherhood could be perpetuated throughout the year. If each one of us should elect to do unto others as he would have others do unto him, the dream of the brotherhood of man would be quickly realized.

Safety is a habit of mind. Keep safety always in mind to prevent death, injury or loss from accidents while at work, at home and on the street. Form safe habits. Remember the safety of others. Think safety, talk safety, practice safety always and all ways.—Cecil R. Rice, President Western Pennsylvania Division, National Safety Council, Pittsburgh.

A race is like a day's work—you have either gained or lost. When you have won, remember there is a prize just a little bit better waiting. When you have lost, remember there is another chance coming, so prepare.—Charles W. Paddock, speed marvel of University of South California.

You never get to the end of Christ's words. There is something in them always behind. They pass into proverbs, they pass into laws, they pass into doctrines, they pass into consolations; but they never pass away, and after all the use that is made of them, they are still not exhausted.—Dean Stanley.

There's no satisfaction in life equal to the knowledge that one's promotions have been won by merit alone. Those who seek advancements through favoritism or "pull" are doomed to many disappointments. Prove yourself in all your work and your boss will approve and your job improve.—Hugh Rodman, Admiral United States Navy.

A chronic invalid would give everything to be healthy and strong. How much are you giving to keep yourself physically fit? Think it over and then spend some time and money on it. Join an athletic association and become as active a member as your doctor and your ability will permit.—Albert H. Sharpe, Athletic Director, Yale.

A Business Experiment With a Fireless Cooker

By ROBERT T. UPDEGRAFF

WELL, Brooks, I bought thirty-five businesses this morning," announced Addison V. Winchester, treading firmly across the Oriental rugs of his offices on the twelfth floor of the big granite office building at 1 State Street.

"Thirty-five!" gasped Brooks, Addison Winchester's secretary and shadow, with visions of thirty-five new letter heads with "V. W.'s" name on them as president, to add to the seventeen business letterheads so embellished already crowding the stationery cabinet at his elbow.

"Yes; thirty-five," repeated Winchester, permitting just the trace of a quizzical twinkle to show in his eyes. "But," he added, after a deliberate pause, "there'll be only one letterhead, Brooks."

Then with a loquaciousness unusual for this gruff business genius, he remarked, with the nearest to a boyish grin that Brooks had ever seen on his face, "At last I am a merchant prince, Brooks, with thirty-five stores!"

So saying, he stalked into his big private office, leaving his secretary to wonder what these thirty-five stores might deal in and where they might be located.

When Morton Appel, general manager for Warren's Corner Grocery Stores, Inc. turned in at the winding gravel path leading to his cozy little home on Ridgefield Avenue in a suburb of Philadelphia, his wife, who sat knitting on the screened-in porch, knew something was the matter.

Five years before, when they were first married, she would have inquired anxiously, "What is it, Morton?" had she seen that troubled look in his face. But she had learned by this time to let Morton break news in his own way. Probably he would volunteer no information until he would be puffing on a long, fat cigar, on the porch after dinner.

WHAT was her surprise, therefore, when, before the screen door had even swung closed, he announced bluntly, "Well, it's all over, Laura."

"What do you mean?"

"The company has sold out."

"Sold out?"

"Yes; I haven't told you because I

haven't wanted to worry you, but we've been running behind for months, and the Warrens have hinted to me that they might have to sell the business. I didn't believe they'd ever do it, but 'S. J.' came into my office this morning and told me that he and his brother couldn't weather it any longer and that they had a cash offer from a man by the name of Winchester and they thought they'd have to take it. That was at 10 o'clock. At 4 this afternoon 'R. W.' called me up from New York and broke the news that the deal had been closed."

"Well, what difference will that make to us?" asked Mrs. Appel, puzzled.

"Why, don't you see? There's nothing for me to do but resign—beat this man Winchester to it to save my own face. You see," awkwardly, "the business has been losing and I've been the general manager. So theoretically it's up to me. I hear this man Winchester is a regular Tartar—one of these crusty old codgers who would fire a man by wireless if he took the notion. No patience at all with a business that isn't making chunks of money. He'll turn everything upside down, close a dozen of the stores and open a dozen new ones within a week. He's that kind, I hear. I stopped in at the bank and quizzed Gridley about him. He knows a great deal about him."

"Why, Morton!" was all Laura Appel could say. To think of her big, forceful, executive husband coming to this!

Half an hour later, after a tearful, tasteless dinner, Morton Appel went up to his den and pounded out a brief letter of resignation on his portable typewriter. The letter must go off at once, so they ran in to town in their car and mailed it at the post office in time to catch the 9 o'clock mail out.

II

HUH," grunted Addison V. Winchester as he sat looking over his mail at 11 o'clock the next morning. "He's quick!"

The letter he held in his hand was the resignation of Morton Appel as general

manager for his newly acquired stores.

Reaching for a pen holder, he dipped the stub pen into the red side of the inkwell on his broad mahogany desk and scrawled in a big hand across the face of the letter:

Not accepted. Carry on. Will communicate with you presently.

A. V. W.

Then he pressed the button on his desk. Brooks appeared promptly in the doorway.

"Just slip this into an envelope and mail it right away," directed "V. W." as he handed his secretary the letter, "and then get Mr. Williams on the 'phone. Where is he this week?"

Woodley Williams, auditor for all of Addison V. Winchester's varied businesses, hung up the telephone receiver and turned back to the sheets of figures he had been working on—his quarterly report on the MacBeth Scale Company.

So the chief had bought a chain of grocery stores! Williams had long since ceased to be astonished at any of the big man's business moves, but he did register mild surprise at this new acquisition, for never before had "V. W." ventured into the mercantile field. "'merchant prince,'" he chuckled. "Said he'd always wanted to own a grocery store! Never knew him to be so tickled as he is with 35 of them to play with!"

"Get a line on Morton Appel, the general manager, as soon as you can and wire me," Winchester had directed.

THE second morning following, Woodley Williams walked into the general offices of Warren's Corner Grocery Stores, Inc. and introduced himself to the general manager, explaining that he was there to audit the books.

"Oh, I'm very glad to see some one from Mr. Winchester's office," said Appel, greeting him warmly. "In fact, I've been rather looking for Mr. Winchester."

"He's not likely to come very soon," volunteered Williams with a smile. "He has too many business interests to devote much time to any one of them. You may not see him for months."

"Well, perhaps he has explained his policies for the Warren stores to you," suggested Appel.

"No. I rather imagine he's depending on you to work out your own policies."

Appel was frankly puzzled. First he had resigned and the resignation had been promptly rejected. Now here was a man representing the new owner of the chain and he had no instructions to deliver!

In fact, he could get no further satisfaction from the auditor, who was already making ready to study the company's books.

Puzzled, Appel returned to his desk. He had been rather holding up things until he should hear from his new boss, but now the brakes were off and he could begin to function.

He squared his shoulders, as he sat down in his big swivel chair. At last he was general manager in fact as well as in name. He could go ahead as he liked. His self-respect began to come back. He rather regretted having written that letter of resignation. He had been a bit too hasty. He knew how to run the Warren grocery stores and make money, and he would do it, now that he had a free hand.

He buzzed for his secretary. For an hour he sat and dictated crisply until the pile of letters on his desk had melted away.

This was the way he liked to do business! Clear everything up promptly and definitely! Answer the morning mail before noon! Be ready for the next thing when it came!

This particular morning the next thing was a telegram from Calkins, the company's location man, working in a western Pennsylvania town, saying that a competing chain had raised the bid on a location under negotiation and asking if he would authorize going higher.

"JUST a minute, Miss Marshall," said Appel as his secretary rose to go. "Just take a telegram to Mr. Calkins!"

Authorize you to raise bid up to fifteen per cent.

Then he pulled out his watch. It was after 12. He would invite this man Williams to go to the club for luncheon.

Twenty minutes later, seated across the table from each other, they were busily discussing chain grocery stores. It was all new to Williams and he asked many questions. How did they pay their managers? How did they pick their locations? How many clerks did they figure on to a store? What new cities were they surveying?

As they talked Appel expanded. He told of his study of people's shopping habits; of the best methods of keeping managers on their toes; of the eternal vigilance necessary to keep ahead of competitors. As he talked of this last phase of the business he was reminded of the telegram from Calkins and he related how that very morning the company had prob-

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Today's Spiritual By-Products

By ARTHUR HOLMES, Ph.D.

President Drake University, Des Moines, Iowa

"What America needs more than railway extension, and western irrigation, and low tariff, and a bigger wheat crop, and a merchant marine, and a new navy is a revival of piety—the kind father and mother used to have—a piety that counted it good business to stop for daily prayer before breakfast, right in the middle of harvest, quit work a half hour early Wednesday night so as to get the work done and go to prayer-meeting."—Wall Street Journal

THE Kingdom of Heaven cometh not with observation."—Bible.

The proposal to preach a sermon through a secular journal may appear a very daring proposition to men who have not discerned the signs of the times. However, when that sermon can be figure-headed and fortified by a text quoted from the "Amen Corner of Finance," anyone who runs may read that most significant revolution in thought which has and is now going on in the business world.

Let no one be anxious about this sermon. It need not alarm the soul of saint or sinner, for it will partake of the spirit of the Galilean who delivered his discourses in the public street, squares, roadsides and open fields to multitudes of the people of all classes, and dealt in a fundamental way with the problems besetting their daily lives.

To those not familiar with the teachings of the Galilean carpenter, it may be surprising to hear that his chief concern was not, as the popular impression makes it, a forced anxiety about a world beyond in which men would live in a pink tea, ladylike Elysium, lazy with the *dolce far niente* of life-long lingering about a throne. His primary concern was with a Kingdom of Heaven on earth. He was diligently endeavoring to set up a new society, not political, not physical, not material, not organized according to the law of men, nor supported with the power of arms, but a kingdom nevertheless which would be open to anyone minded to enter it. That kingdom was a society of people who loved one another, who cooperated with one another in obtaining the material things necessary for life and happiness, and who made the chief end of their lives service to their fellow-men.

THE distance between the Kingdom of Heaven as just outlined, and our own modern industrial society can be fairly gauged by the surprise which the reader may feel toward the proposal of such a kingdom as a serious ideal for human society. The differences, compactly stated, are these: theoretically our industrialism is selfish in motive, competitive in method, materialistic in product; the kingdom is unselfish in motive, cooperative in method, and spiritual in product.

Notice, I said "theoretical industrialism." I said that because the old system has been and is now changing its character completely under our very eyes. All along from its very inception it has been throwing off spiritual by-products which formerly men cast into the stream of humanity as wastage. But now these by-products have become of more value than the products for which the whole system primarily was ordained and ordered. Let us examine briefly a few of these by-products, at first rejected by the builders of our industry and which now have become the head of the corner.

First, business grows less and less competitive and more and more cooperative. How few years ago the slogan ran unchallenged throughout the land: "Competition is the life of trade!" Now it is almost possible to replace that false and divisive warcry with: "Competition is the cut-throat of trade!"

THE late George W. Perkins saw that change and noted it in these words: "Competition at one time may have been the life of trade, but it was the death of manhood, the curse of womanhood, the wrecker of childhood. Competition may have been the life of trade when labor was a slave, but never looking at it from the standpoint of the worker's

fair share, for when did two men or two concerns compete to improve or steady the conditions of labor or to reduce cost to the consumer?"

In the place of cut-throat competition has come the Kingdom of Heaven preaching cooperation or "working together." It has come primarily because the competitive system must of necessity, inevitably and inexorably, all contrary to the desires, plans and purposes of its human founders and adherents, grind out Cooperation. That by-product may be wasted, and for centuries be thrown into the streams and the waste places of society as something useless, if not deleterious, but it will take its beneficent revenge by making the waste places it touches blossom like the rose. Business men, manufacturers and transportation men of America, the country owes you an unpayable debt of gratitude for your practice of this great principle!

What evidence have we that it has come? Look first at business itself. See the profit-sharing plans, the stock-selling to employes, the spirit existing between employes and employers in so many factories. Nothing more is needed except the affiliation in one vast brotherhood of kindred men, with like interest and purposes, to bring about the industrial peace we all long to see.

AS the old motive of our system was selfish, so the new motive is unselfish. Many a business man openly proclaimed a few years ago he was not in business for his health, physical, mental, moral or spiritual, he was in it for what he could get out of it, meaning thereby the pitiful pittance of material gain. His answer to any call for leniency, kindness, mercy, humanity, or any consideration aside from material gain for himself was the terse and final: "Business is business." Right! Absolutely right!

.. 'Business is Business' the Little Man said,
A battle where everything goes.
Where the only gospel is get ahead,
And never spare friends or foes;

* * * * *
For Business is Business a fight for gold,
Where, all that you do is fair!"

.. And those who make it a ruthless fight
Have only themselves to blame
If they feel no whit of the keen delight
In playing the Bigger Game,

The game that calls on the heart and head,
The beat of man's strength and nerve;
.. 'Business is Business,' the Big Man said,
'And that Business is to SERVE.'

AGAIN, what are the signs of the times? Space forbids more than a running mention of some. The Rotary Club, expressing and impressing by its world-wide organization, the spirit of Service, the Lion's whelps, the Kiwanis, and the Advertisers shouting "truth" at all costs. And, more significant than everything else, the method of monopoly applied to world-wide charity and built upon that charity, in the vision of Bishop Nicolai of Serbia, a "pan-human society," resting at bottom upon business "because thousands of men sent by thousands of firms and vast accumulations of material would go out from this country (America) and other producing countries to establish prosperity."

Now, lastly, as the preacher is supposed to say, but hates to say it, the end of the modern business system has changed in ten years. Formerly it aimed at production of material things. "Goods" did not include men, especially not workers. They were "hands." They were not treated as well as the machinery about a plant. When the machinery got out of order a skilled mechanic was on the ground hired to repair it; when the "hand" got out of order he was "laid off." Business was business; really it was what Sherman said war was. Not that the business man himself was hard; it was his system that was unrelenting. He was in business for what there was in it; he was driven by cut-throat, root-hog-or-die competition; he was compelled by those forces to ignore the claims of humanity natural to his nature and to do as the others did, even if "the others" were in the minority.

BUT the miracle came. The very system itself forced the producer to attend to the human machines who did his work. Give one glance at health service, playgrounds, lunch-counters, sick benefits, old age pensions, night schools, restrooms, social service departments, village-planning, recreation projects, co-partnership in conducting the business through profit-sharing, stock-buying, etc., the care of the spiritual through the Y. M. and Y. W. C. A. and many similar religious organizations, all together caring for the physical, mental, moral and spiritual welfare of the working people who formerly were supposed to take care of themselves in all these particulars.

Briefly, this is a sketch of what one

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Is There a Santa Claus?

By ARTHUR J. FORBES

IS there a Santa Claus?

How often have those words been pronounced by childish lips, voicing the thought of little minds which have grown into a state of development wherein doubt has begun to take form?

It is the same doubting thought which persists with us in after years, when we wonder whether our faiths and beliefs have been really based upon actualities or only upon appearances.

During the dark days three years ago, millions of men and women began to lose their faith in their fellow men, even their faith in the all wise over-ruling Providence that they had been taught to believe regulated all things in the universe by fixed immutable laws.

We repeat the childish question almost every day in our own thoughts when we wonder if right indeed does make might; if indeed "all things work together for good;" whether the race of men is in truth progressing, although ever so slowly toward higher thoughts and higher purposes; or if humanity is slipping back into mere materialism, into the lower standard of life from which we thought we were escaping.

JUST as the belief in the loving saint of the childish Christmastide typifies faith and love as well as the enjoyment of happiness to the little children, so does our faith in the future of mankind, our faith in the truths of our own ideas of the present and future life typify to us the truths of eternity.

Is it true that men are thinking in new terms of their duties as members of one common brotherhood of man, of their duties to the state and nation, of their duties of citizenship?

Do we realize as never before that it is only by faith in each other and in love toward each other that we may bring our lives more nearly into harmony with the Divine laws which must be observed universally upon this earth, if the world is to continue its progress forward and upward?

The faith and love of a little child are among the most wonderful things in life. Who would willingly shatter them? Who would disturb the pleasures of the childish world of make believe? Yet we destroy our own faith in ourselves and in our fellow

men by allowing thoughts of doubt and disbelief to have place in our minds, when we cast aside as out of date and of no use the standards which we once believed to be necessary to an upright and honorable life.

OTHERS are "getting by" with lowered standards of personal morality, of business honesty. Why should we worry? It is always far easier to drift with the tide than to set ourselves steadily against it and determine to abide by our faith that the goal of honesty, justice and unselfish service shall be the goal toward which we will steer.

And in striving toward that goal, faith is the only compass that we can make use of with the certainty that we are traveling in the right direction. Unfaltering faith, like that of a little child in its parents, that our goal is really there and that we may reach it if we persevere. For faith is, after all, what holds the world of business and the world of all human activity, together.

Any banker will tell you that faith in the honesty, business integrity and ability of his customers counts for much more than the value of their material possessions as shown by inventories, statements or appraisals, when it comes to a decision as to the granting of credit.

A WAR that involved the entire civilized world broke out because of the breaking of faith on the part of one nation, and the holding of a written and signed pledge as "only a scrap of paper."

Millions of lives were sacrificed in that bloody ordeal of humanity while the forces of faith and loyalty were pitted against the forces of the outworn doctrine that might makes right.

The world will suffer long as the result and in many countries it may be many long years before the fires of faith are re-lighted.

But here in our own America, those fires have been kept alight and we should all see to it that they are so replenished from day to day, and from year to year, with deeds as well as with words, that they shall burn always as a beacon of hope to the downcast and oppressed, to those in doubt or despair.

ESPECIALLY at this Christmas season of peace to men of good will, should we seek to do our share in keeping alive the spirit of faith and service.

We need above all to renew our faith in a Higher Power, under whose direction and loving guidance we are given an opportunity to choose between good and evil,—between serving others or serving self—between standing for the right or cringing before might.

We need a faith that will enable us to keep our vision steadily fixed upon the heights of spiritual achievement and that will strengthen us in our efforts to climb above the petty trials or ignoble strivings for merely material things of life.

We need to realize that we can make each day a Christmas Day, a day of reborn faith, a day of promise and a day of happiness in service well performed.

No Sincere Effort Is Wasted

By LLOYD KENYON JONES

EVEN in a losing cause, sincere efforts are not wasted.

General Robert E. Lee lost the civil war—but only because he was outnumbered in men, resources and food. His soldiers could not starve and fight at the same time.

In the North, school children still are taught that Grant was a winner, and Lee a loser—but in the great world college of war, the superior generalship of Lee has been studied and copied.

Life has many Lees—who fight valiantly and skillfully, but whose cause is lost.

It is the cause that is lost—and not the man or the method. Superiority is never forgotten. It inspires others who later enter the ranks. It rests as a gratifying memory in the mind of him who tried.

In any business enterprise, no business man knows whether he will be a Grant or a Lee. He does not know whether he will be lauded for his success, or condemned for his failure. But he should know that better generalship, fuller employment of his intellect, will help him succeed, if success is possible. If success is impossible, then he has disciplined himself in a manner that will make him a better man, and more certain of achievement some other time.

THE employe, setting out to do any given work, does not know what next month or next year will bring forth. He does not know what opportunities of promotion await him. But he should know that if he does his best, and tries always to improve upon that which he does, he is giving himself something that an unappreciative employer can not take from him.

If Lee had been less the general that he was, Grant would have won sooner.

If the employe is less than his best, someone else will win over him sooner.

Circumstances may be against him, but if he is not against himself, he is not a failure.

Who rewards us for our best efforts? Somebody always is ready to reward us—and most of all, we reward ourselves, by making ourselves better workmen.

Who rewards the business man who fails? If he did his best, there are others who will analyze his failure, and extend new assistance to him. If he has lost because he did not care to win, no one will care to "bet" on him again.

Our chief trouble often is that we think that we are not appreciated, and cease trying to become more proficient. Making good may seem to be an advantage that somebody is taking over us. That is poisoned thought. It blights opportunity and dulls talent.

SOME of the greatest success belong to those who worked years without apparent reward. In time, they made themselves so efficient that others could not ignore them.

In losing, Lee gained the respect of those who won over him. He was a worthy foe. There have been other foes who have gone to defeat with less laurels—or none at all.

Lee believed in his cause. To him, it was glorious. When one fights in a cause that promises only his own aggrandizement, even success becomes a stench in the nostrils of others.

While those of the North love Grant the best, they have not dimmed their respect for Lee. That is something.

The mind that shrinks from duty, because it fears lack of appreciation, is a mind filled with egotism. The egotistical mind, eventually, suffers defeat.

Honest effort never goes to seed. It grows and becomes more beautiful.

“Quo Vadis?”—Whither Goest Thou?

By GRACE M. BROWN

WHICH way, Beloved? Wilt thou follow the path which leads to the rising sun of the chaste truth knowledge, or does the way of delusion with all its myriad fascinations of the senses and its unending experiences, which through ignorance lead to woe, invite thy soul? For verily thou must choose thine own pathway. No man may select thy part of life for thee any more than he may live thy fate; thou alone shalt know the message of the universe which belongs to thee and thou alone shall decide which formulation of God's great life shall blend unto thy being and absolve thee with its own mighty, throbbing love.

Thou and I shall stand at the gateway of the life-realm of the ever-living God and we shall balance our desires and purify our intention that we may follow the path of our own conviction of truth, whether it leads us to the palace of the King or whether it points the way to the hut of the weakling—for only thou and I may know the call of our supreme necessity.

PERCHANCE already the sun sets low over thy path. Perchance thou hast not even understood the claim of thine own human love and thou walkest far away from the light of thy holy truth vision, while thy poor wearied feet stumble over the thorns and burn in the parching sands of grief and hold thy vision to their pain that thou canst not raise thine eyes to the sun of thy ideal, the sun of divine knowledge of the justice in truth and the freedom in justice—the justice of a gloriously divine love.

But glory be to the living justice of an infinite intelligence, there is always the path of emancipation whereon the fear chills, which bind the heart and weary the brain and the grief—pangs which weaken the faith and still the heart, are all dissolved in the radiance of the supreme knowledge that love is free, that health is free, that God's life is free and that all of the great universal treasure belongs to thee and to me in the perfect response to our own pure demand.

INDEFINITELY various, divinely conceived are the marvellous paths of life, each leading to knowledge, that

wonderful knowledge which is ready for our understanding whenever we are ready to understand and which is the one sure evidence of God, because God alone knows, and all that is known is of Him and all that truly and eternally exists has its being and its action because God knows.

Therefore, O child of the dear earth home, knowledge can only be good as truth can only be free. Even though we may choose the path which seems to be infested with evil, even though we may create with our fear the brambles and the thorns along the way, even though the parching sands are watered by our tears, they are but the brief delusions of our ignorance, which dissolve in the sun of knowledge as the mystery and delusions of the night become clear in the shining of the day.

Aye, whither goest thou, Beloved? Wilt thou choose the path of delusion, all reeking with misunderstanding, all damp and murky with cold clammy nothingness, all aflame with its greed and its despair, or wilt thou chant the song of life in truth and service as the pathway of thy chastening selection broadens before thine own advancing knowledge, which shall lead thee to the joy of living.

FOR the pathway of the truth is a joyous path; thereon we are filled with the soul-shine of a consciousness which *knows* that *God is*, and that *God knows* and that thou and I and all our beloved brothers and sisters in all the earth may know all that we will to know of Him and that we may be all that we will to be of Him and of *that glorious and eternal life*.

Then we shall know that there is no evil, there is no sin, there is no fear and there is no anguish in the heart that loves and serves as it follows the pathway of its own divine desire toward the knowledge of the Supreme Good.

Know, O brother, that the soul of thee is of far more consequence than the vicissitudes of the entire earth home. For thy soul is of the chaste cohesive substance of Love which shall endure forever and always, while all of the non-essentials shall pass away, when they have rendered

unto man the service for which he himself created them.

K NOW again, O loving heart, that the path which leads to the knowledge of thyself and thy divinity is the path which shall be revealed to thee because of thine own truth desire and thy way shall be written on the sands of the sea and in the heart of the earth planet; it shall shine from the star-gleams and it shall exhale from the petal of the rose. for all of nature speaks the word of its love and joy in service to life, for therein shall we find the path to the eternal truth of its great law.

The path of service is the path of freedom because it is co-operative with God's divine plan wherein use determines all process and all result, and the whole of the great God, in manifest form of the universe, is sweeping on toward ultimate perfection and each atom of that manifest form is, according to its quality and its degree of consciousness, doing its part in the mighty work.

And thou and I shall move as one and a part of this glorious manifest form and we will choose the path of His universal service. We shall walk in the light of His sublime wisdom and follow the leading

of His accurate intention and we shall assume our own responsibility in the divine plan and shall render our lives and our love to the divinely supreme cause.

F OR therein rests the glory of being, to know that we are co-operative and indispensable to the ultimate completeness of the divine plan and that we are sharing in the work of its manifestation and in the joy of its service.

And we shall know, thou and I, that whatever is the path of our choosing, it belongs to us; that whatever I do is my right angle of action and is right for me; whatever thou doest is in thy law of being and is right for thee, whether it leads us to the highest plane of human expression or whether it may seem less in the sight of man.

Of that no other soul than we may judge.

But behold our faces are uplifted to the sun of our own pathway.

Please Heaven may it shine clear!

Harken, O Child of the Sorrowful Path,
The days of thy grief are numbered,
Because today thou shalt know the truth of
thyself;
Today thou shalt walk in the pathway of love,
Heart of His heart,
Life of His life,
One with the ever-living God.

You Have Met Sorrow

By MAUDE FRAZER JACKSON

YOU have met Sorrow since I saw you last,
You who ere now were stranger to her face;
Daily, my dear, on you her mark I trace,
Though your brave heart would hold the secret fast.
Still do you jest and help make others gay,
But oftentimes your eyes lose all their light
And look as desolate as sea at night;—

THE eyes will tell of woe, strive as we may
Over your smile a shadow oft is thrown;
And yet your smile has gained a tenderness,
A beauty it did not before possess.
Your voice has Sympathy's low under-tone;
Your soul is greater than in glad days past,—
You have met Sorrow since I saw you last.

The Great Forever

By HENRY VICTOR MORGAN

(Tenth Article in a Series on the Lord's Prayer)

THE matchless prayer of Jesus would be incomplete without the vision of the Eternal Good conveyed in the great word, Forever. The reiterated statement of Carlyle, "A lie cannot live forever," came from a depth of insight into the moral nature of the universe. Browning voices the same truth in Abt Vogler when he triumphantly declares:

There shall never be one lost good. What was,
shall live as before;

The evil is null, is naught, is silence implying
sound;

What was good shall be good, with, for evil, so
much good more;

On the earth the broken arcs; in the heaven a
perfect round.

All we have willed or hoped or dreamed of good
shall exist;

Not its semblance, but itself; no beauty, nor
good nor power

Whose voice has gone forth, but each survives
for the melodist

When eternity affirms the conception of an
hour.

How these words of light dispel the darkness of our night and dissolve the shadowy specters of our fears into their native nothingness. Only the good can survive. What is worth saving will be saved. "The meek shall inherit the earth."

It is the supremacy of faith; it is the dynamics of the invisible. To the Son He forever saith: "Thy kingdom is an everlasting kingdom."

This awareness of God as the Eternal Good constitutes the highest emancipation. In it there is not foreboding illusion breeding fear. In it there is neither bewildering hope nor blind uncertainty. It enables us to see within the seen the hands that move through nature moulding men.

WITHOUT this insight all gain were loss—all seeking vain. Its acceptance is the joy of certainty; it clasps us forever in the arms of a deathless love. Yea, verily, it assures us that all love is deathless. What we have loved we will never lose. All we have dreamed possible is possible. There can never be one lost good.

How often the question is asked, Shall we know our loved ones in heaven? O ye of little faith! Your loved ones are no more in heaven than you are in heaven.

There will never be any more heaven than there is now, nor can our loved ones be any nearer to God than are we.

"The curtains of Yesterday drop down, the curtains of Tomorrow roll up; but Yesterday and Tomorrow both are. Pierce through the time-element, glance into the eternal. Believe what thou findest written in the sanctuaries of man's soul, even as all thinkers, in all ages, have devoutly read it there—that time and space are not God, but creations of God; that with God as it is a universal *here*, so it is an everlasting *now*. Know of a truth that only the time-shadows have perished, or are perishable; that the real being of whatever was, and whatever is, and whatever will be is even now and forever."

When we enter the consciousness of the Eternal we know it is never too late. It forever assures us that our ideals will be realized, that there is or never has been a single lost soul nor has a single just cause ever perished.

ETERNITY is not frustration but fulfillment; not an end but a beginning. It does not suggest death, but immortality. It assures us of completion. What we mark as ours here we shall know there. Nay, rather, is not eternity the awareness of the eternal *here* and the everlasting *now*?

In the remarkable mystical poem, Evelyn Hope, Browning voices this sublime conception. The seemingly dead and lost ideal personified in Evelyn Hope will yet be attained.

No, indeed! for God above

Is great to grant, as mighty to make,
And creates the love to reward the love;

I claim you still, for my own love's sake!

Delayed it may be for more lives yet,

Through worlds I shall traverse not a few;

Much is to learn, much to forget,

Ere the time be come for taking you.

It is the assurance of faith that our lost ideals, our dead Evelyn Hopes, live on in God and forever lure us onward.

No words can fully express this soul vision of eternity. Burnell's splendid definition, "Eternity is the instantaneous availability of all that is," glory-crowned as it is with light ineffable, falls short of its sublimity. Whitman's "When I attempt

to speak the highest I can not; I become as one dumb," must be the realization of all who attempt to describe its mystic depths. Enough for us to know that eternity *is*, and that it is all there *is*.

Our three dimensionally constituted human minds can see these things but dimly, but there is within us what Ouspensky has called "The Third Organ of Thought," what Emerson termed the "Soul of the Whole," and what Jesus called "The Father," through and by which these things can be apprehended.

IT IS from this realm of the superconscious that the highest healing and the most complete emancipation must come. The demonstrations of Jesus were all wrought from this super-dimensional area of consciousness. All his recorded physical healings were instantaneous. He had abolished the time element in his own consciousness and demonstrated that the Spirit sports with time, "can crowd eternity into an hour or stretch an hour into eternity."

These things baffle us because we are too near them. We judge everything from without. We look elsewhere and feel it will be ours eventually. We hopefully sing,

When we've been there ten thousand years
Bright, shining as the sun,
We've no less days to sing God's praise
Than when we first begun.

without realizing it is true now; that what we will be we are.

Were it not for our thought of God we would never arrive. It is for this reason that prayer emancipates. It is the sure method of approach. It enables us to see our possible selves in God. It is not so much the dewdrop sinking into the sea as the sea consciously entering into the dewdrop. It is not beggary but communion. Through its mystic power we are lifted on wings triumphant over sin, sickness, poverty and death.

We are no longer poor and isolated, but fellow-workers with God. There is no dividing line where God the cause ends and man the effect begins. When prayer has done its perfect work time and space no longer limit us, cosmic consciousness has been attained, and the words that were given me in the wise silence become our supreme and joyful inheritance,

Changing dreams of changing millions
Is the science of the school-men,
Science of the world of shadows,
Leading souls to fountains failing—
As the mirage, vain, deceiving,

Is all that which is not being.
At the Fountain's changeless flowing
Rests my soul in bliss of knowing
That alone which changeth changeless
Is not born and must be deathless—
Birthless, deathless, am I, changeless
As the One on whom my mind is.

Thus does the word Forever come to mean the immediate availability of all the power there is, of all the presence there is, of all the love there is, here, now and eternally.

Amen.

Surely the word Amen, meaning as it does, "so may it be," must resound in the depths of all who contemplate a vision so sublime as that contained in The Lord's Prayer.

Blessed, thrice blessed are you, who, in the midst of confusion and hemmed in by limitation, have caught the vision. Your belief in the Invisible will enable you, like Abraham, to believe in God who quickens the dead and speaks of things that are not yet manifest as though they already were.—*Now*.

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THE BOOK BUYERS' BUREAU
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Little Journeys in Applied Psychology

*With Demonstrated Proof of Its Practical
Value in Everyday Life*

By AGNES MAE GLASGOW

"Every day is Christmas to those who know that God is love, and that Santa Claus is just the Spirit of love."

BECAUSE I want to bring this realization home to you, I am writing this month of several Christmas experiences, which are nevertheless real "Little Journeys" in psychology. They are studies in psychology, because each deals with the power of mind over matter and the practical use each one of the persons of whom I write made of this knowledge. This power is as true as truth can be, a definite science, which may be learned by any one, as you would learn and put into practice music, or arithmetic.

The trouble with most students of psychology is that they think that they can use this science to demonstrate all kinds of things, after having taken a few instructions. Now, you would have no such thought of music or arithmetic. You do not expect to solve problems in compound fractions when you have just begun the study of simple division. Neither do you expect to play a sonata of Beethoven after your first five or six lessons in finger exercises. Instinctively you realize that you must *grow into a better knowledge, and more perfect practice and use of your fingers before you can think to accomplish a composition by Beethoven.*

However, as was shown in our November article, there is one rule that works well anywhere, and all the time. This is, that if your desires and habit of thinking agree, and if this desire and this habit be based upon the knowledge of the ever-present and invincible force working in, through, and for you, the result is that this desire will urge itself out into tangible expression.

This was the knowledge Katie Mann used in bringing about her Christmas journey into success. Kate was the sister

of a business man. He was so very much of a business man that he couldn't see how on earth any woman much less his baby sister—who was then twenty-six and had forgotten, or wished to forget that she had ever been a baby—should wish to have anything to do with business. In truth Kate was inclined to be rebellious. Besides even if Tom was kind and thought it his duty, if not privilege, to give his sister all the money she needed, he had suffered financial reverses this last year and was unable to give Kate as much as she felt she required. Tom had a wife and two little folks to care for.

KATE wanted to be independent. Why should she not work? Tom said she had no training and besides he didn't want his sister slaving away in some other man's office. "Get married," hinted Tom's wife, and to help her hints along she and Tom began inviting all their eligible male friends in to dinner, and little dance parties. Kate was obdurate. She just naturally didn't care for any of these swains. Besides she was already married—to an idea—Self-Independence, and this she would have or know the reason for not having it.

But she had no objection to accepting entertainment and comradeship from one or two of these male friends of Tom. One in particular was congenial company. He rather sided with Kate when she talked of being financially independent. He owned a high-powered roadster and often took Kate out for a spin, winding up by teaching Kate how to drive that car and one or two others. This gentleman was head salesman in a place where they sold "used cars" and so through his kind offices Kate gradually learned to run all kinds of cars.

Two months before Christmas an aunt of Kate's living in another state was taken ill and sent for Kate to come and stay

with her until she was well again. By this time Tom's business was in such a bad way that it was really a question as to how he would spare the money for Kate's trip. Sad to say, Tom's wife hinted that dear Katie's trip would eat up all the Christmas money; but the sick woman had a little property, and she might die and who knew—maybe at the last minute she would change her will and leave Kate a little ready cash.

WELL, she did go, and aunt Kate recovered her health rather quickly under Kate's wise and kindly care.

Then one day a neighbor came to call, and in their conversation said that she had just discharged her chauffeur because he was reckless and voiced the opinion that there ought to be women chauffeurs for people who were timid and afraid that the men drivers would get drunk and drive them into broken bridges, as did a neighbor's driver, and besides she just knew that women were as smart as men anyway and could learn to be chauffeurs, if they could learn to drive their own cars, as every one knew lots and lots of women were doing.

Kate cleared her throat and started to speak once or twice before she got out a very timid question. You see that Kate wasn't sure if Tom and his wife would approve of what she was going to do. But she finally asked the woman if she could not drive her own car.

"No, indeed," said the woman "I have not learned because my husband thought I ought not and then these men drivers are afraid to teach us women, for fear that they will loose their jobs."

"I'll teach you how to drive" said Kate. "I can drive any kind of car."

"You!" exclaimed the woman.

"You?" gasped Aunt Kate.

"Yes, I," said Kate, becoming bolder. "I need money and why not earn it by teaching others how to drive or for that matter, taking a position as driver myself."

"Oh, oh," said the woman. "You are just what I have been looking for. Teach me and I will pay whatever it is worth and what is more, I know several other women who, I know, would just love to have you teach them."

THIS Kate did and with such marked success that, a large automobile dealer in one of the mid-western cities has employed Kate as a regular instructor for other women who buy cars at his place.

Kate was not only able to return the money her brother gave her to pay for her trip to New York, but worry over business matters soon told upon Tom and at last he was stricken with a nervous breakdown and Kate, his baby sister has for more than a year taken full charge of his family, caring for them and saving money besides.

Her Christmas gift to Tom and his wife was a trip to the Bermudas to rest and recuperate. Tom declares that Sister Kate is one of the finest business women in the state.

I remember a man also, who dreaded the coming of Christmas. Even I who know the law and that "Like begets its like" that you cannot sow without reaping—and reaping the very kind, only multiplied, of the thing you sow—was tempted to feel sorry for this man. He was, seemingly, "down and out."

He was a good man. Not one who knew him doubted that, but I, at least, had many times thought and told him that he was a very unwise man. Oh, yes. He lived in a house divided against itself and I knew that soon the rains and the winds of adversity would beat upon that house and over it would go.

This man had been one of the big men of his day. I meet lots of big men and big women—and to answer all your questions with one let me say right here it is because I love and expect to meet them. Indeed, I go out of my way to meet them. It is my business to know men and women who have looked on the darkest clouds and found the silver lining. I have digressed just to make this plain to you. Since beginning to write the "Little Journeys" for several magazines I have had a great many persons write to ask me this question:

"How came you to know all these things?" My answer has been that it is my business to know. Don't you remember that Jesus said, "He that is sick needeth a physician; he that is not sick needeth not a physician." So when people are in trouble, having a bad time financially and otherwise, they come to me and tell me their problems and together we work out the difficulties. These are the "Little Journeys" I am telling you about—every one of them actual occurrences.

TO get back to this man and his Christmas—a regular Santa Claus demonstration. He was as he said "down and out" and he came to tell me about it all.

I had known him for many years and could remember how I used to admire his fairy-like dwelling and beautiful gardens. Many was the slip, or some plant or cutting of some vine, he had given me to grow for myself. In those days, it was said that he kept open house for all comers. It is a fact that no one was ever turned from his door, either hungry or cold. I and others told him that he was good but unwise, because he had so often backed some venture that came out wrong, or had signed notes and loaned money to many a ne'er-do-well. He used to say:

"Well, I'd rather make a few mistakes than risk losing the joy of entertaining one angel unawares. Let me have the joy of giving and seeing the smile of gratitude as long as I have it to give. I am but the steward of the Almighty, and if I am faithful to my stewardship, I will not fear what the result will be."

So, he went on in his own joyous way, delighting in the good he could do and honest men and rogues alike profited by his goodness. More rogues than honest men it would seem, and one of these his advisers doubted most was a young harum scarum chap called Ligh Lee. A Southerner, handsome dare-devil,

if there ever was one. His mother was always worrying about Ligh. They were Kentucky people but had made their home in New York City for fifteen years and to all intents and purposes Ligh was a New Yorker. He used to say that Broadway and 42nd Street was the center of the universe to him. Well, to please his old mother, he said he would go into business and settle down if he had the wherewith to do so.

Now Ligh's mother was an old school friend, some whispered an old sweetheart of our man. To him she went with her wishes and her hopes about Ligh. As all expected, the visit resulted in the man setting Ligh up in business, which he promptly went through with. Failed the second time in six months and then disappeared.

YEARS went by and many of the securities the man held sunk in value; first one friend and then another whom he had assisted defaulted on their notes, and the man had to make good for them. Ten years, and the night before Christmas we find the man, seated in his front parlor, before a fireless grate. An invalid daughter and two dear, flax-haired grand-children lie sleeping up stairs.

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THE BOOK BUYERS' BUREAU The Business Philosopher
Memphis, Tenn.

Never before has Santa Claus failed in his visit to them, but unless a miracle happens he will fail them this Christmas. Tomorrow morning they will come down stairs and find—no, not a blackened hearth—for Grandpa will break up a certain table and a chair and have a good, warm fire to greet them, but the stockings will be empty and what is worse, before the day is over, their dear mother will have been taken to a charitable institution, where she can be given better care, and worst of all, the old house will be sold, for less than the mortgage on it, the first of the year.

Then the miracle happened. Bread cast upon the waters years before began its homeward journey, bringing with it the unexpected Santa Claus.

A ring at the door bell, and the man failed to hear it, so dark and gloomy were his meditations, when in walked a big and perfectly good Santa, white beard, red coat and big sack, all bursting with good and beautiful Christmas gifts for the invalid daughter, the children and the man.

Ligh had made good and now back he had come to bless the man who had blessed him in years gone by. No, he had never been any nearer the Klondyke than Chicago, where he had begun his real life work as a prisoner in jail for a—ah, well, "it wasn't much and it doesn't matter" (thanks to Mr. Eugene Del Mar for that phrase). What matters most is that in prison he found that which led him to seek to know himself and the purpose of his being. Released from prison he found humble employment at

first as a waiter in a downtown restaurant.

Here he met a man who took a fancy to him and learning that Ligh was a college man, therefore capable of acting as secretary—for this man who was not "book learned" but was a man of large affairs—took Ligh into his employment. Gradually Ligh, under the wise tuition of the man of affairs, became a financier of no mean quality himself. His fortune grew by leaps and bounds. He would have been back much sooner to help his old patron, only that until that very day he had not learned of the misfortunes which had followed his patron. His mother, who joined him in Chicago years before having learned of the man's difficulties, Ligh went to work to help all he could and being of a romantic turn of mind sought the Santa Claus way of making his first entrance into the new order of things which was to come to pass for the man.

LIGH bought in the mortgage on the old home. He insisted that the man open an office in New York to take care of the eastern end of Ligh's business. And further more insisted that he would not consider his debt to the man, as fully paid until the man had accepted—oh, well, ask any banker how much capital would be required to begin a wholly new importing and exporting business today, business that runs into millions every six months. Some Christmas Journey. . . . But you must remember, that the man had planted good seed, again and again, and a great quantity of them before he reaped the big harvest.

A friend is a person who is "for you" always, under any suspicions. He never investigates you. He likes you just as you are. He does not alter you. Whatever kind of coat you are wearing suits him. Whether you have on a dress suit or hickory shirt with no collar, he thinks it is fine. He likes your modes and enjoys your pessimism as much as your optimism. He likes your success and your failure endears him more. He wants nothing from you, except that you be yourself! Friendship is the most admirable, amazing and rare article among human beings.—*Clipped*.

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The Hope of Christmas

By CLYDE HYDER

Springfield, Mo.

ONE OF the important facts about Christmas is that it comes once a year.

Men have looked upon this day, this day of all days, wherein all men are bathed in the spirit of giving, the spirit of charity, the spirit of kindness, and called it an illusion. During the other days of the year men may be worldworn and cynical, they may be selfish and sordid, they may be narrow and grasping, but during this day they look upon each other with the spirit of brotherhood.

Just as we are about to become poisoned by the canker of distrust, thinking that the world is going to the dogs, that life is an orgy of materialism and a mad race for money, Christmas comes and whispers that we should still have faith in goodness and in our fellow men.

And there have been 1921 such spiritual unbendings, such fleeting moments of reality.

WHY SHOULD we call Christmas an illusion? Why not call the rest of the year an illusion instead?

For Christmas is made up of illumined moments. It is the outstanding reality of the year. There come to many of us such illumined moments. They have a way of coming unexpectedly—perhaps a time of realization when one hears a strain of music that awakens some portion of divinity that has lain buried until it seemed lost; perhaps it is the hour of triumph over evil habits, overcome only after a long struggle; or it may be the moment of human understanding that comes as a climax to discord and dispute.

But Christmas differs from these in that it comes regularly, so regularly that even its charm is often partly lost.

For it is not all brightness. The tired shop girl may think of Christmas only in terms of drudgery. Too often Christmas has little meaning for those poor unfortunates that tread Life's *via dolorosa*.

Still Christmas is the great reality. We can not measure life by the clock. A thousand years are as a watch in the night, and a single day can, with apocalyptic swiftness, thrust the human race aeons forward in the path of progress.

Christmas revives fond memories—one inevitably thinks of sleigh bells, holly,

mistletoe, dolls, toys, candy, and happy little faces.

And I love these. I love this mirth and gladness. But somehow as I write to-day these things are not uppermost in my mind.

FOR BEFORE me there lies a picture. It is a picture of a man standing with a lantern in His hand, knocking upon the door of a cottage. And upon His face there is a look of infinite longing and unutterable tenderness.

And for this picture I am thankful. It means more to me than ten thousand sermons. It represents the Spirit of Christmas better to me than the picture of Santa Claus, though I like that picture too. It typifies the spirit of giving, the spirit of service.

The message of that great life was "Give!"

Still waters stagnate; withholding does not enrich a man; he who uses not his talent shall lose it. But the giver prospers. By the exercise of the talent he has, by giving unselfishly and without stint to his fellows, his happiness increases.

What a wonderful leader was He for whom we shall celebrate this Christmas! Almost two thousand years have elapsed since He uttered the truths that have forever transformed human life. Conquerors and warriors, vain and haughty and cruel, may come and go throughout the pageant of history. Napoleon may strut, in the picturesque phraseology of Mr. H. G. Wells, across the ruins of Europe, "for all the world like a cockerel upon a dunhill." There have been many Napoleons; there was one Christ, and beside this mountain, Napoleon was a mole hill.

AND NOW men are beginning to realize what a joyous thing it is to serve. Is it not a hopeful sign that everywhere one hears the gospel of service? Our books are full of it, our magazines teem with it. It rings from every pulpit and rostrum. Eventually, it will become a part of every American's creed, or rather of every American's life. And never before have there been such opportunities to serve.

There have been other Christmas Days, full of promise and joy, but never has there been one like this one will be. For every-

where men are talking quietly of a better world. Men like Arthur Nash are whispering of industrial peace, brought about by the application of the Golden Rule to industry.

And men are whispering of international peace. This article is being written on the eve of the great international conference for disarmament. Whether or not this conference will lead to the entire abolition of war, it is a sign of the times.

AND THESE whispers count, though they seem small.

It was Napoleon, again, who thought God was on the side of the big battalions, but the fate of Napoleon and others of his tribe demonstrated the folly of such a belief. People are beginning to think less of bigness, bombast, and bluster; and they are beginning to rely upon the molecule, and to heed the still small voice, small but mightier than the whirlwind.

So let us, during this Christmas season and ever after, look ahead with faith to glimpse the vision of a better and a happier world, the vision of a world in which the Spirit of Christmas shall reign in the lives of men throughout the entire year. This is the hope—and the reality—of Christmas.

Can You Think?

Perhaps the most solemn question that can be put to a person today is, "Can you think?" The test of individual efficiency and usefulness to society centers in a man's ability to use his mind. Emerson never erected a more arresting danger signal than when he exclaimed: "Beware when the great God lets loose a thinker on the planet."

If we could only harness the mental power of America today we could solve the gigantic problems of the world. Not by appeals to prejudice and class interest, not by the hurling of epithets, not by the ready acceptance of half truths, not by superficial, but by careful, painstaking, scientific, scholarly thought combined with wise and timely action will civilization be rescued and human freedom made secure.

Upon Education depends the future of Democracy. Therefore, every loyal citizen, ever self-respecting person, must utilize his opportunities to strengthen his grip on knowledge and to stimulate his mind. The truth has always made men free, and truth is available only for him who thinks.

MARION LEROY BURTON,
President of the University of Michigan.

JUST A WORD AMONG OURSELVES

DURING the past twelve months, due to a combination of circumstances the details of which it is not necessary to go into, the work of extending the usefulness of the Business Science Society has been somewhat neglected.

This society was organized several years ago by Mr. A. F. Sheldon. Through its active membership, which consists of students and graduates of the Sheldon courses in the Science of Business, this society has done much to spread abroad a knowledge of the Principle of Service, but the building up of a large associate membership, it is believed, will do more to put real life into the Society and to bring about a wide-spread knowledge of and interest in the Principle of Service than could possibly result from a membership limited to actual members alone.

Therefore, after a conference by Mr.

Sheldon with a number of men and women interested in the success of the society, steps are being taken to bring its object and purposes before many thousands of people during the next few months.

The Business Philosopher as the official organ of the Society will aid in this work.

In order to give associate members real service in this direction, a department especially devoted to the Business Science Society will be used for presenting articles of special interest to them.

This department will be edited by Mr. C. C. Hanson, associate editor, who is a graduate of several of the Sheldon courses and president of the Memphis chapter of the society.

The Business Science Society is not incorporated, but its growth within the next few months may make it advisable to incorporate it.

The Unhappiness of Uselessness

By A. G. GRAVES

ABOUT fifteen years ago, an interesting experiment in brotherhood was started at Point Loma, in southern California. At that time, the papers contained the surprising information that the former Secretary of the Treasury, Lyman J. Gage, had cast his lot in with the Theosophists who had established this colony. A little later, another prominent and wealthy character, well-known in the sporting world, A. G. Spaulding, of Chicago, was announced as a convert to Theosophy and an active member of this southern California brotherhood.

We believe these prominent and financially successful men were attracted to this beautiful spot in southern California not only because they found there a religious faith which satisfied them, but also because of certain practical aspects which this interesting faith assumed.

Among the striking features of this venture in brotherhood, one only interests us just now. During the early years of its history—and we presume it is still true—if one were to visit this colony, he would be told that there is no servant problem because they are all servants. With the exception of a very few workmen, no wages were paid. No one was afraid to work with his hands. The question uppermost in the mind of each seems to be, in what place am I most needed? How can I most effectively serve those among whom I live?

A cultured southern gentleman, who is attorney for the group, spends a portion of his time superintending the vegetable garden. His wife is the chief cook of the institution. The spirit of the colony was expressed by an English lady, of a noted and wealthy family, who said, after she was admitted, "It seems to me that I never did a useful thing in my life, and I want to begin now." When she had finished speaking, she put on her apron to wait at table and later washed the dishes.

I am not acquainted with the present status of this colony, but I understand its principles are the same. Back of its strange and interesting life, there is a great incentive, one might say a great heart-hunger, to be useful in the world. That it finds expression in a rather limited sphere does not alter the fact.

There is a divinely implanted feeling and conviction that happiness can come

only through some form of service. Those, who appear to the world to have every reason to be happy, are ready to confess that there is a great lack in their lives. Often they are greatly perplexed because happiness seems so elusive. When they seem to have it, all suddenly it slips away from them.

Benjamin Harrison once said, "Self-seeking has no centennial." The intense, nervous, selfish existence of so many of our American people is a poor substitute for life and it has no centennial, no rejoicing at the end of a long day of useful labor, for we have not been made that way. A man instinctively craves the consciousness that he has done something to improve the lot of another, to make somebody happier and better.

If, through some great deprivation, a man loses the joy he once knew and faces a desolate existence, the departed joy can be recovered only in one way, the way of a useful life. If all could learn this truth, much sorrow would be saved the human race. The declaration of One who was great because He was humble and self-forgetful, "I am in the midst of you as He that serves," glorifies a principle deeply seated in the human soul.

We shall find how fundamental usefulness is to happiness if we go to the Infinite God for an example. The picture of an egoistic and selfish God has sometimes been painted for us by our theologians until some have actually believed that the Almighty God and Heavenly Father delighted in seeing souls perish for the sake of His eternal glory, for the sake of justifying His lordship over all men. A little girl expressed it in a single sentence when she read the catechism this way, "The Lord makes, preserves and keeps them."

But He has more than an eye single to His own glory. He has more than a will for Himself. He is a God who serves. He looks after His creatures. He upholds the lowest forms of creation and carefully guards the sparrow that falls to the ground. Creatures despised and trodden under foot of man, God serves, and He serves man. We get the impulse, the necessity to serve from God.

We cannot claim divine sonship without immediately being ushered into a world whose first law is, Success, happiness, through Service. This law has been writ-

ten into the very soul of humanity and it will suffer no violation. There need be no hesitation for fear it will not work: *it cannot fail to work*, for it has not only a pragmatic but a divine sanction.

The unhappiness of uselessness! This should drive us with enthusiastic ardor into this experiment, which is really no experiment, in practical and lasting happiness which has always worked. It should be tried out not merely in some select circle, some carefully chosen company of likeable persons, whose society it is a pleasure to be in because of their grace and charm. Brotherhood knows no confining lines. It is not bounded by city, state or country.

In the final analysis, happiness is linked up with world service. We must draw a circle not to shut out, but to include, that man on the other side of the globe. That man we Americans must think about and will think about when we get it into our national consciousness that the world is one and that national happiness, as well as national security, are conditioned by obedience to the divine call to carry the burden of the least among men and nations.

A brother of all the world am I;
Over all the world I find mine own—
The men who come from the lands that lie
In the bitter belt of the frozen zone;
The men who come from the dreamy lands
Under the glowing sun's caress,
With swarthy skin and busy hands—
All brothers mine, in a bond to bless.

I know the land that gave me birth;
I thrill with joy when the flag's unfurled,
But the gift she gives of supremest worth
Is the brother's heart for all the world.
So come, ye sons of the near and far,
Teuton and Latin, Slav and Jew,
For brothers beloved of mine ye are—
Blood of my blood in a world made new.
—A. G. Graves.

COZY CHATS

(Continued from page 22.)

our mental attitude, and in these days of increasing consciousness they happen with immediate rapidity.

It may not be an easy thing for us to realize that all these things which we are pleased to call accidents are the result of a confused mental action somewhere along the line, nor is it easy to realize that the presence of a steady constructive thinker clarifies the atmosphere and frequently averts a disaster.

So I am only telling you what I believe and you will solve the problem from your own viewpoint.

TODAY'S SPIRITUAL BY-PRODUCTS

(Continued from page 23.)

preacher at least thinks he sees in the modern world of business and production. He hails the business man of today as the real harbinger of the Kingdom of God, actualizing what the preachers have been delivering from the pulpits for two thousand years, gladdening the heart of the Galilean carpenter by the vision of the coming kingdom on earth, in which men would work together as brothers for the good of each other. This is my particular and unrelenting emphasis: the new era comes as a natural outgrowth of the old. It is not revolutionary, not radical, not even a change; it is a natural and inevitable development. Business men of the world, your by-products have brought you nigh unto the Kingdom!

Illinois Journal of Commerce for November.

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What is True Service?

By O. H. HASSELL
Of the Chicago Rotary Club

THE ROTARY CLUB has for its motto these words: "He profits most who serves best."

It has always seemed to me that the order of these words should be changed, so that the idea of service should come first, before the idea of profit. The idea of this motto would be kept, but more perfectly expressed, if it should read: "He who serves best, profits most." In other words, the service is the real thing; the profit is, in a sense, a by-product.

Service which is rendered for a reward is not the highest form of service; the Pullman porter, the bell-boy at the hotel, the waiter at your table, the servant in your home, serve for a reward; and they are satisfied with it. But real service is not that of a lackey or a butler; real service is a spirit, not an act. It originates in an inward desire which expresses itself in an act for somebody, not simply for a profit; it is in its essence the spirit of brotherhood.

NOW, the main, dominating idea in business is usually profit; we're in business for the express purpose of making money. There's no reason for denying that fact, nor for being ashamed of it. Even the man who makes his business an expression of his desire to be of service has to consider the profits; for if business doesn't pay, he cannot go on being of service.

The idea that the way to the greatest profit, the most satisfactory profit, the most permanent and continuous profit, is by the way of service, is not a new idea; but it is only lately that business men have come to see it; and it must be confessed that only a comparatively few of them yet comprehend it.

SOME thousands of years ago a great moral and ethical teacher, speaking to his own immediate circle, laid down this great principle. He said in substance: "Whoever among you would be greatest of all, let him be the servant." Of course, they couldn't grasp that idea; they couldn't see any connection between serving and profit. And it is not surprising that business men since then have failed to grasp the idea.

Lately, however, service with a capital "S" has been a word much used in business;

and there are today many merchants and manufacturers who announce their service, who haven't much idea of the real meaning of the word and less idea of the real spirit of service.

Courteous waiting on a customer, prompt attention for his wishes, quick delivery of the goods; these are the superficial evidences of service. They may or may not spring from the vital spirit of service; they may be merely done for profit.

REAL service doesn't think of profit; the true spirit of service has no concern with profit; it knows that if the service is a real one, the profit takes care of itself. Abraham Lincoln was a servant; Edison is a servant; I could name other great

(Continued on page 59.)

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IS THERE ANYTHING IN PRAYER?

(Continued from page 18.)

which the healing power of God may reach the child.

Prayer is not, then, that passive acquiescence of the Irishman, who hung the Lord's Prayer over his bed and, every night, before he jumped in, jerked his thumb in the direction of the petitions and ejaculated, "Them's my sentiments!" Prayer is an activity of will and mind and feeling, which makes us the natural channel through which good effects flow to those for whom we pray. Psychology studies the conditions of that activity. Religion asserts that these good effects are the result, not merely of a personal, but also of a cosmic wish.

WHAT is the condition of mind of such a mother, which most conduces to the cure of the child? If it is true, as we have surmised, that prayer is not simply wishing, but organized and directed wishing, then it is evident that, as in any other art, power in prayer will come with practice. It is necessary, as in any other art, to begin with little things and gain skill and power from the small to the great. Prayer is the personal influence, which we recognize so well in social intercourse, at its highest point of efficiency.

We all recognize that personal influence is a hard attainment; power in prayer is equally open to all, but requires great effort to attain. Much as we may dislike the word, there is a technique of prayer which can be mastered. The mother must have learned to pray, in order to be of much help to her child at such a crisis. To be a healing personality is a high achievement. But let us suppose that she has been practising prayer for years. She has gained her power in the attainment of lesser ends than this very life of her child.

It is, in general, almost impossible to generate in the face of a sudden emergency a hitherto unused power. Prayer ought to start with trifles—the sublimation of petty personal desires, the gaining of a rational spiritual attitude toward minor social problems in the home and school. Prayer does not generally emerge into the consciousness as a desire for the evangelization of the world in this generation, it rather begins with a desire for a new doll or the winning of a game.



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MAN-BUILDING

By Louis Randsome Fiske, LL.D.

To know yourself and your strong points—to get acquainted with those traits of character in yourself which make for power. These are the days when he who best knows these things wins out. Whatever man achieves is the result of building—and man is indeed a master builder when he centers his thought forces upon the work of building self. The Science of Man-Building was formulated to aid earnest men to get immediate results. In this book Dr. Fiske has analyzed the laws of self-development, and makes practical application of them. He treats man first as body, then as mind and soul; lastly as a social being. A powerful book, written by a man who knows. Library binding. Price postpaid, \$2.50.

SOME years previously, this mother has found that her child was not getting on well at school. He began to bring home bad report-cards; he did not like the teachers; he hated the studies. The mother finds herself beginning to anticipate more trouble. She expects another bad report, more tales of being disliked by the teachers, more inability to do the work prescribed. Her very face as she meets the child at the door tells what she anticipates. Suddenly she realizes that the whole atmosphere of the home is melancholy with the sense of impending failure. Her personal influence, through the black background of her consciousness, is, in spite of anything she may say, foreboding. Then she endeavors to 'get hold of herself'; to prevent this thwarted desire for her child's happiness and success from turning sour and becoming a fixed, if almost unconscious, conviction that the child will not get on well at school.

She begins to pray. She invokes another conviction, that the good Spirit of the Universe has no such intention for her child. She recalls some of the great passages of religious inspiration, the words of the saints who have been sure of a power outside ourselves, as well as in ourselves, making for righteousness.

Thus gaining the prayer-mood, she then reminds herself that she must be the channel for bringing this good-will into the life of her child. She replaces the picture of failure, which threatens to become fixed in her mind, with a more vivid and living picture of success.

WITH all the love and sympathy and imaginative fire she possesses, she pictures to herself her petition being granted—the new attitude on the part of her child, his awakened interest in his studies, his liking for his teachers, his expectation of success. She prays intensely, with all her desire, through and in this mental picture.

This act is exceedingly difficult; but, if done, it changes the whole atmosphere of the home. The very face of the mother as she meets the child is magnetic of success for the child, instead of being prophetic of failure. In the thousand ways, known and unknown, in which the mother's mind touches the mind of the child, encouragement, expectation of achievement, faith in his powers now flow in upon the will of the child.

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In petitions of this nature, the whole personality is stirred; desire, intellect, and imagination are at their highest point of efficiency, that she may become a conductor of God's good-will. She concludes her prayer with thanksgiving to God that the prayer has been granted—a supreme act of faith.

THERE is all the difference in the world between the man who says, "I am going to give up my bad habit," and the man who says, "I have given up my bad habit." So there is between feeling that God may answer the prayer and that God *has* answered it. The latter is the act of faith that the answer will be hindered only by the defect of the channel.

The answer is granted; the flood of happiness and success is forcing its way through the narrow and obstructed channel of the mother's personal influence upon the child. Prayer has substituted such an influence for the previous, almost unconscious, suggestions of failure. There is no dogmatism in such prayer as to the method of the answer—that is left to the infinite possibilities of actual experience.

The claim is simply made on the universe for the happiness of the child, and in the making of the claim the psychological machinery is set in motion for its being honored by the universe. And this effort to organize unsatisfied desire not only has its influence upon those for whom we pray, but tends to purify and enlighten the desire itself, so that, when the petition is granted, it may be on a much higher plane than when it was first offered. Yet it is the same prayer. The desire is always satisfied. But it often is sublimated in the process of satisfaction.

IN the face of the impending death of her child, a mother who has so practised prayer on lesser matters has great powers. Her very face in the sick-room, as the child dimly sees it, is on the side of health and life. And who can tell in what numberless ways the minds of those who love touch one another, all unseen even by the argus eyes of science? Miracles occur, and the tide of life returns into sluggish veins, when the desire of life is kindled through the touch of kindred minds.

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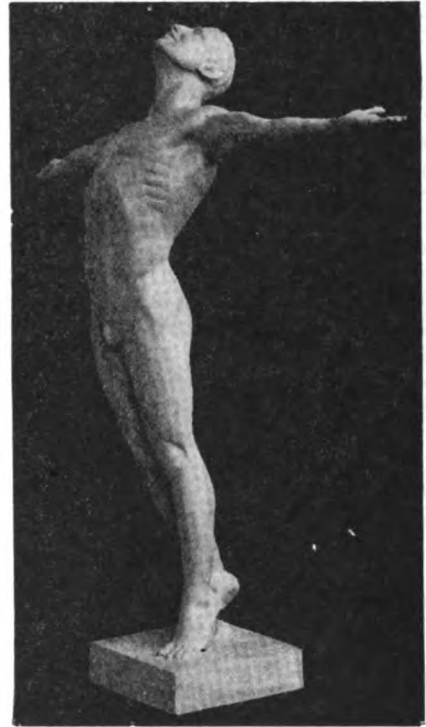
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the practice of One who said in his prayer, "Not My will but Thine be done?" This phrase has been greatly misused. It has been misused so as almost to justify the Irishman's type of prayer, before mentioned. Rousseau best expressed a prevailing interpretation of it thus: "I bless God, but I pray not. Why should I ask of Him that He would change for me the course of things—do miracles in my favor? I, who ought to love, above all, the order established by his wisdom and maintained by his providence—shall I wish that order to be dissolved on my account? As little do I ask of Him the power to do well. Why ask what He has already given?"

BUT God's highest will is carried out only through human wills working at white heat. Prayer is not asking God to change the course of things, but asking Him to help me to be a part of that course of things. I become so, not in spite of my will, but through my will. The Master used this phrase, not before He had exerted his own will, but after the great drops of the sweat of desire were falling from his brow to the ground. The phrase is no idle excuse for listless praying; in it we see the sublimation of desire taking place. Idle prayers, which place this phrase, misused, in the forefront, will ever excuse injustice and sickness and unhappiness as the will of God.

Justice, happiness, health, surely these are the will of God for all; as to the detailed method of their coming, our desires in prayer are ever being enlarged and enlightened by the inflow upon us of the cosmic desires of God.

A GAIN, it will be asked if this theory will not lend itself to the idea that, if you want a purse of money, you must imagine it very vividly lying on the pavement outside your house, and then go out and find it. A father heard his little girl praying for the red doll in the window of the corner store, and told her she ought not to pray for things like that; she ought to pray to be a good girl, or for the heathen. The fact was that she did not want specially to be a good girl, in the father's meaning of that phrase, and she did not care about the heathen, but she did want the red doll. Why make a hypocrite of her at the start? So it is with money. If that is

what you really want, pray for it. If you pray sincerely, you will receive an answer which will satisfy you. Possibly not the pocket-book, but an ability to get up earlier in the morning, or to keep awake between meals, or to reduce your expenditures. The answer always comes and abundantly satisfies anyone who dares persistently to carry out the art of praying. But prayer always initiates effort.

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It was my privilege to have the personal friendship of Judge Hanna and Mrs. Eddy, of Christian Science fame, of Ella Wheeler Wilcox, and of John E. Richardson, founder of the Great School of Philosophy.

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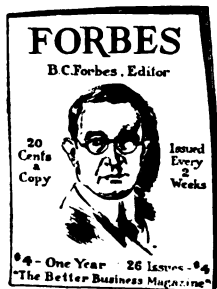
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Bus. Phil., Dec. 1921

A BUSINESS EXPERIMENT WITH A FIRELESS COOKER

(Continued from page 26.)

ably stolen a location from a competitor by raising the bid.

As he explained the layout of the city, he began to wonder in his own mind what location the other chain would pick if his man succeeded in closing for the coveted store. Probably they would take that place on the corner of Western Avenue. It wasn't as good a location. But was the other worth the difference—in actual sales?

Returning to the office after lunch he put in a call for Calkins. He wanted to get some more figures on that second-choice location.

But Calkins could not be located. Instead, about 4 o'clock Appel received a telegram from the location man announcing his success in closing the deal for the preferred location at a fifteen per cent increase over the original rent.

Appel frowned just the slightest bit when he read it. But he turned to other work and thoroughly enjoyed himself the rest of the afternoon taking things as fast as they came—and a chain of thirty-five stores can develop a good many problems of one kind or another every hour of the day.

That night he arrived home full of enthusiasm. "It's been a great day," he declared as he and his wife sat down to dinner. And then he told her of the arrival of Addison V. Winchester's auditor, and of his own new freedom to go ahead and decide things, promptly and definitely. Now he could do business as he had always wanted to; he could make real progress.

III

IT WAS that hour of a hot August afternoon when the guests at the Mountain House were wont to nap before dressing for the social hour on the wide verandas. Addison V. Winchester, sitting on the balcony opening out of his luxurious room on "the valley side" of the house, smoking a cigar and reading the market reports in the New York morning paper, which had come up on the noon train, was almost dozing.

A knock sounded on the hall door.

"Come in," called Winchester gruffly.

A bell hop entered, stepped quickly across the room and out onto the balcony.

"Telegram, sir."

Winchester fished in his pocket for a tip and took the telegram from the silver tray.

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The telegram was from Philadelphia:

Re Appel. Able, but second thoughts better than first. Worth training.

Woodley Williams.

"So! Appel's trouble is snap judgments!" grunted "V. W." as he folded up the telegram.

For perhaps half an hour he sat and smoked and thought.

"Half-baked judgments kill a heap of businesses," he informed himself. "Most men confuse quick judgments with sudden judgments, but there's a heap of difference."

He smoked on for another half hour.

Suddenly he arose, entered his room, picked up his hat and stalked out.

"Just preaching doesn't do much good," he ruminated within himself as he turned in at the little house furnishings store in the mountain village. "You have to shock ideas into people."

On the morning of the fourth day following, the porter knocked timidly on Morton Appel's office door.

"For you, Mr. Appel, sir, and marked personal," he explained tumbling a large crate into the room.

"Open it, Walter," absently.

The porter ripped off the top of the crate and tore away the paper. "Looks like a fireless cooker," he observed.

"A fireless cooker?" demanded the general manager in surprise, looking up with a half-frown from the letter he was reading.

It was a fireless cooker! "Humph!" grunted Appel, taking the lid off of one of the wells. "I don't know anything about this."

"Here's an envelop," said the porter, reaching down into the open well of the cooker.

Puzzled, Appel opened the envelop and drew out a card. Scrawled on the card, was this bafflingly enigmatic message:

Thinking is like cooking—it shouldn't be hurried too much.

Half-baked judgments are as bad as half-baked biscuits or beans.

Addison V. Winchester.

Morton Appel read and reread the message on the card. What was this queer new boss of his driving at, anyway? Apparently there was something behind that scrawled message, and it was aimed at him. Well, if he had anything to say, why didn't he write a letter and say it? He repeated the question to himself somewhat hotly.

Nettled, he turned to his desk. Maybe he would find a letter from Winchester explaining himself. Quickly he went

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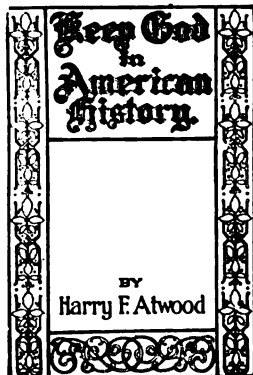
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through the pile of mail, but no letter from the mysterious new owner. There were, however, an unusual lot of knotty problems in the mail. Well! He liked problems! Making decisions gave him a thrill!

Calling his secretary he waded into an hour and a half of snappy dictation. Only three of the letters remained unanswered when he had finished. These he had laid aside because they called for information which was not immediately available. He would have obtained it at once.

Glancing at his little desk clock as his secretary arose, he noted that it was 10:45. Good! He had fifteen minutes before the 11 o'clock conference with the manager of the Camden store. Just time for his morning round of the office.

Stepping briskly through to the outer office he went down the line of desks, stopping at each for just a minute to say "good morning" and to answer questions put to him.

He had always enjoyed this rapid-fire morning round, but he enjoyed it more than ever now that he was able to decide things on the spot, instead of having to take up so many of the questions and problems with the Warren brothers.

PROMPTLY at 11 o'clock McShane, manager of the Camden store, was ushered into his office. There were several things on McShane's mind. He had expected it would take an hour to thrash them out; but by 11:25 he was shaking hands and leaving, every one of his questions having been handled expeditiously by the general manager.

"He sure does work fast," he said to himself as he made his way to the elevators. "Now that the Warrens are out and he's the whole board of directors, things are likely to hum. I wonder if he is right, though, about abolishing the direct motor truck service to the Camden store and putting it on the Southern Jersey delivery circuit. We'll get our stuff just as promptly but I wonder if it won't slow up the service to the other stores considerably. They just barely make the rounds now, without stopping in Camden."

Sitting in his office, Morton Appel was vaguely entertaining the same wonder half an hour later. In fact, he had rung for a route map of the firm's Southern Jersey motor truck delivery service and he was studying it and the time table accompanying it. "I wonder—" he said.

Woodley Williams entered. "Well, I'm through for the time being and off for

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New York this afternoon, Mr. Appel," he said. "The books are all straightened out and I think Miss Merrill understands that new system all right. About half of your trouble has been due to that faulty accounting practise that fooled you on operating costs."

"And the other half—?" asked Appel.

"Is up to you to discover, Mr. Appel." finished Williams with a smile. Then his eyes fell on the fireless cooker. He might have said, "I see you've heard from Mr. Winchester," but instead he appeared to ignore the cooker and asked, "By the way, have you heard from Mr. Winchester yet?"

"Oh, just a short note," replied Appel casually, coloring up instantly, but carefully keeping his eyes away from the cooker. "He isn't very verbose in his correspondence is he?"

"No," laughed Woodley Williams. "He doesn't ever say much, but it is generally right to the point. Sometimes his methods are a bit puzzling, but one always knows what he is driving at—before he gets through."

So saying Williams shook hands and departed, smiling inwardly at what he saw smoldering in the general manager's eyes.

It was nearly 5 o'clock, as he was signing his mail, after an afternoon of brisk conferences, before Appel again thought of the fireless cooker.

He had put in a call for the Camden store and his telephone rang just as he was signing the last letter of the big heap on his desk. He picked up the receiver.

"Just a minute, Mr. Appel. They are calling Mr. McShane to the 'phone," apologized the operator.

As he waited, his left elbow resting on the desk, his eyes sought the Southern Jersey map and time table. He was going to reverse his decision of the morning. Suddenly a scrawled sentence flashed into his mind—"Thinking is like cooking—it shouldn't be hurried too much."

"Hello, McShane—say—"

Three minutes later when he hung up the receiver he discovered a telegram on his desk. Tearing open the envelop, Appel drew out the blank and read the rather astounding message:

Suggest that instead of mailing your letters tonight you put them all in the fireless cooker for the night. Will advise further in the morning.

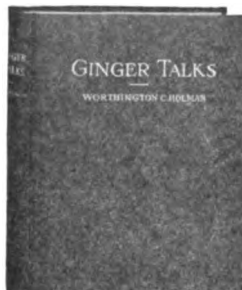
Addison V. Winchester.

His face turned scarlet and he laughed a hot, nervous laugh.

"What the deuce?" he exclaimed aloud.

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"I'll be darned if I like this fool game. This man Winchester must be plain crazy. I won't do—well it's his business," he interrupted himself, "and I suppose if he wants his letters to spend the night in a fool fireless cooker they can. But I know I'm through working for such a scatter-brained idiot."

"Miss Marshall," he called, "just fold these letters and put them in the envelopes and then bring them all back to me."

Ten minutes elapsed. "There!" he said as he fitted the lid down over one of the wells of the fireless cooker, "cook and be darned. In the morning I resign from this madhouse."

Morton Appel had little to say at dinner, but he thought a great deal. In fact, he thought all evening, and almost all night.

Along about dawn he happened to think of a letter he had received the day before from a large broom manufacturer making a special proposition of 1,000 dozen brooms at a very low price. He had written, declining the offer—but wouldn't it be a good idea to buy them and sell them at 2 for the regular price of 1, plus 10 cents? "An extra broom for 10 cents!" He could see the placard now.

IV

IT was a curious and slightly crestfallen general manager who stepped into the elevator the next morning and was shot to the eighth floor.

What would he hear from Winchester?

Nodding hastily to the girl at the switchboard, he hurried into his office and carefully closed the door.

Yes; there it was!

He picked up the envelop, tore it open and drew out a night letter:

Good morning, Mr. Appel. I suggest that you destroy all the letters in the fireless cooker and dictate the answers all over again. Your subconscious mind may have some helpful suggestions to make this morning. Some of the best thinking is done with this fireless-cooking part of the brain but many men won't give it a chance.

Addison V. Winchester.

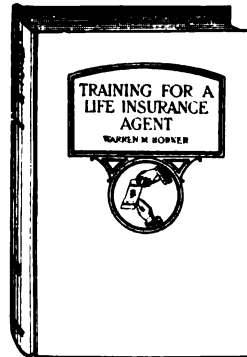
Morton Appel was no dunce. He began to smile, rather sickly at first, but also rather knowingly. He buzzed for his secretary. "Bring your book, Miss Marshall, please, and all of yesterday's mail. I have to answer it all over again this morning. I—I—lost all of those letters last night."

"Why, Mr. Appel, I can get carbon copies of them all from the files."

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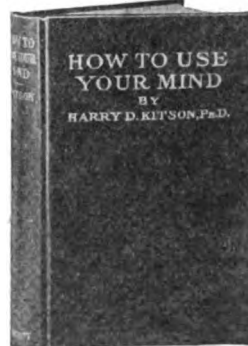
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"Yes—yes, I know—but I think I'll dictate them over again. I want to make changes in quite a number of them.

V

WALKING into the Flamingo Hotel, Miami, one bright morning early in December, Addison V. Winchester inquired at the desk for his mail and then asked, "Is Mr. Woodley Williams here yet?"

"Registered last night, Mr. Winchester," replied the clerk. "Room 480."

A few minutes later the two men were seated on the broad veranda. Williams had just completed a swing around the circle of "V. W.'s" businesses and had been summoned to Florida to report.

"Tell me, Williams," demanded the latter the very first thing, "how is our flock of grocery stores getting on?"

"Well, they are beginning to break over, Mr. Winchester. I have the latest figures here," reaching into his breast pocket.

"Never mind the figures just now Williams. It isn't money I'm interested in so much as men. How about this man Appel? I haven't seen you since I bought that business, so I want the whole story."

"Well," chuckled Williams, "I was there when the fireless cooker arrived, and if I'm any judge at all I should say it made him madder than any hatter I ever saw—at first. He had been having the time of his life for a few days playing big executive—snappy decisions, snappy letters, five-minute appointments, mail cleared up by noon, and all that sort of thing. Then the fireless cooker arrived, and that night your telegram, and he almost boiled over."

"V. W." chuckled. "I'd like to have been there," he said.

"But, as he explained to me last Wednesday when I was in Philadelphia, 'there's one thing about a fireless cooker—you can't boil over in it!' I guess his resignation simmered all night the night he got your wire! But like a number of the other letters that 'fireless cooked' in his subconscious mind that night, he never mailed it. The only way you'll ever get rid of Morton Appel now is to fire him! Money wouldn't tempt him away from you!"

"Mr. Williams," he said to me Wednesday, 'I never knew how to use my brain until Mr. Winchester sent me that fireless cooker. I must have acted like a darn fool, ladling out half-baked judgments at the rate of thirty an hour! And I was worn to a rag every night. Now it's so

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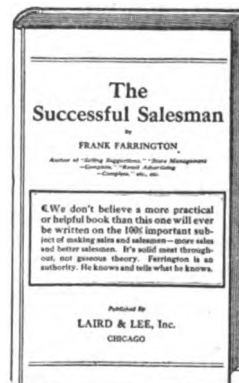
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much easier'—and he got up and led me to the wardrobe closet—'for now I just let the fireless cooker do the work.'

"There, would you believe it, he had that cooker hidden in the closet! He took one of the lids and hauled out a batch of letters. 'I read them all when they came in this morning,' he explained, 'and then I put them in here to cook—all that don't positively demand an answer today. At first I tried leaving them in my desk drawer, but I soon found that as long as they were there I was running onto them and trying to work out the answer with my conscious mind. Now I put them in the fireless cooker and forget them for twenty-four hours and let my subconscious mind stew over them.'

"Then he pulled the lid off of the other well of the cooker and fished out another bunch of letters and memos. 'These,' he said, grinning, 'are longer cooking dishes. They represent important decisions that need a little more subconscious stewing. I put them in here as they come up during the week and leave them until Monday morning. Then I clean them all up. Half the time, though, I know the answers before the week's up. They come to me most unexpectedly—when I'm shaving or playing golf or taking a bath or out motoring, and—'"

"**H**E'S all right," broke in "V. W.," his face expanding into the nearest to a grin that a pair of shaggy black eyebrows will permit. "He's caught the philosophy of it."

"And speaking of—"

"Call for Mr. Winchester. Call for Mr.—"

"Right here, boy."

"Long distance calling you, sir."

Five minutes later Addison V. Winchester settled down again in the big wicker chair on the broad veranda overlooking the beach.

"Well, Williams," he said, as he lighted a fresh cigar, "I just closed for another chain of grocery stores up North. Had an option on them until this morning. Wanted to see you first and find out how well this man Appel had learned to cook. You see, he's to be vice president of the new company."

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More harm is done by the cowardice of those who are afraid to do that which is right than by the courage of those who do wrong.—*R. A. Woodbury.*



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(Continued from page 43.)

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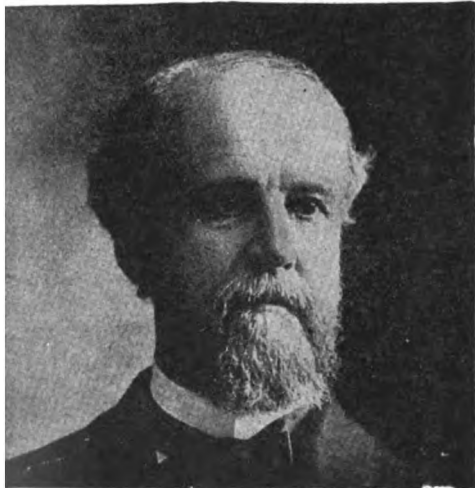
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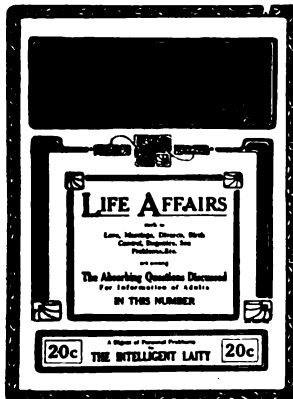
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LOUIS RANDSOME FISKE, LL.D. W. C. HOLMAN T. SHARPER KNOWLSON

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separate articles)

The Approach

Uses of Auto Suggestion
How to Banish Fear

The First Five Minutes

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Co. Methods of
Approach

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lander Co. Meth-
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Getting Prospect In-
terested

Presenting the Proposi-
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Co. Methods

Strategy in Handling
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The Selling Talk.

Specific Talk vs. Gen-
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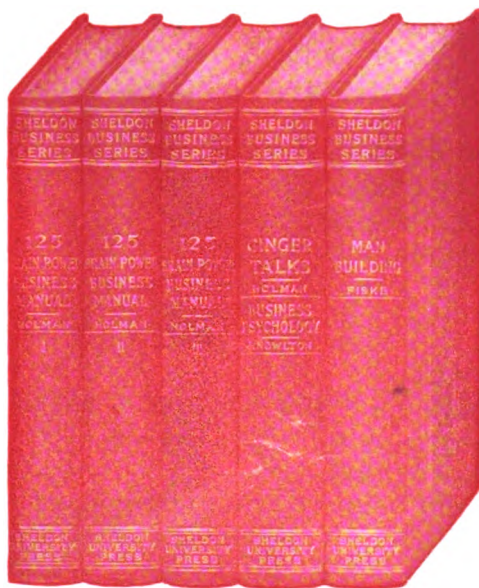
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Tactics when Selling
Points are Scarce

Real Estate Pointers

Handling Technical
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Logical Methods of
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Inspiring Confidence in
Prospects

Stimulating Interest
Strategic Methods

Closing Sales

Getting Cash with Or-
der

Advance Payments
Samples and How to
Use Them

Getting the Price

Price Cutting

Credits and Terms

Cancelled Orders

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How to Profit from Ad-
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The Salesman and the
Adv. Dept.

Conduct Toward Cu-
stomers

Securing Customers'
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